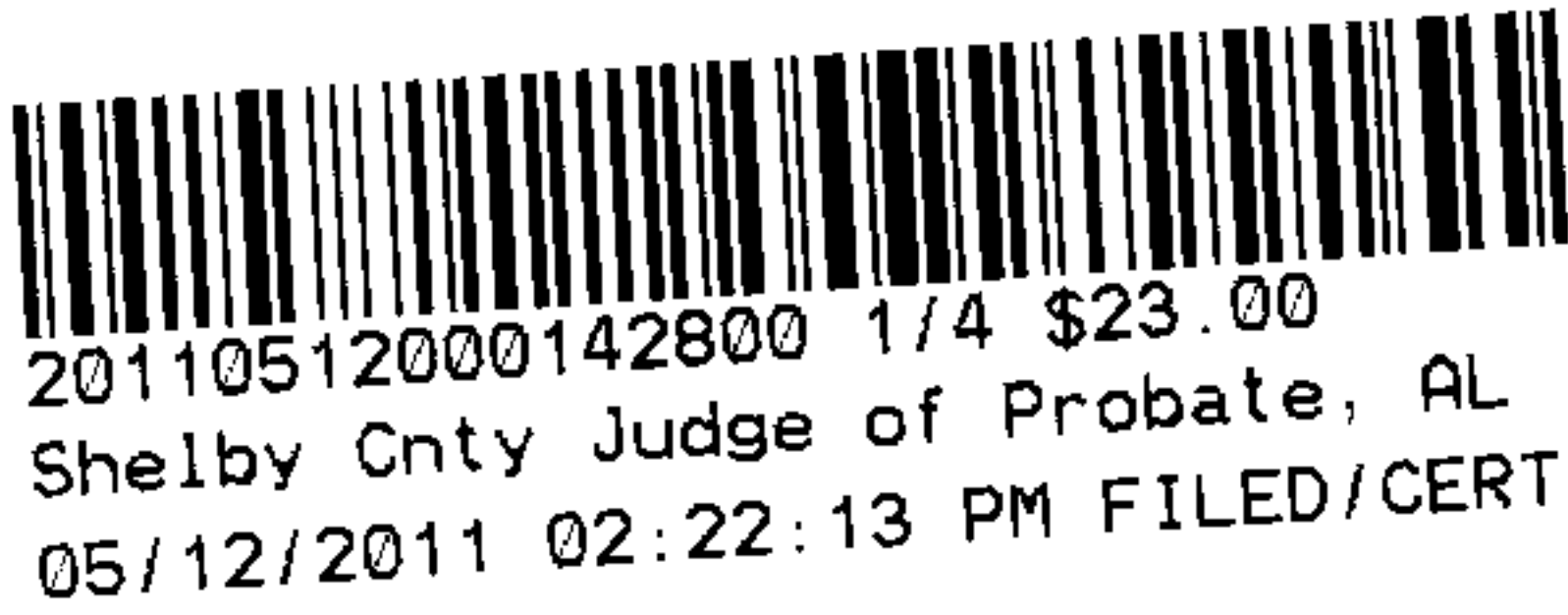


Recording Requested by
Guaranty Trust Company

AND WHEN RECORDED MAIL TO:

316 Robert Rose Drive
Murfreesboro, TN 37129

Loan Number: **229204537**



Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

Lenders Loan Number:
MIN: **1003949-0000107634-1** MERS Phone: 1-888-679-6377

This Loan Modification Agreement (the "Agreement"), made this 19th day of January, 2011, between **Steven G. Allen and Donna J. Allen** (the "Borrower(s)") and **GTC Mortgage Company, Inc., for use in Alabama by Guaranty Trust Company, Mortgage Electronic Registration Systems, Inc.** (Mortgagee) amends and supplements the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated November 19, 2010 and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors, P.O Box 2026, Flint, Michigan 48501 – 2026 and recorded in Book or Liber _____, at pages (s) _____, of the **County of Shelby, State of Alabama** ("the Security Instrument"), and covering the real property specifically described as follows:

*20101217000424930

See Attached Exhibit "A"

This property is more commonly known as:

3532 Pinewoods Trace
Birmingham, AL 35216

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

Maturity Date to be December 1, 2025

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and **GTC Mortgage Company, Inc., for use in Alabama by Guaranty Trust Company** shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Vicky West, Vice President

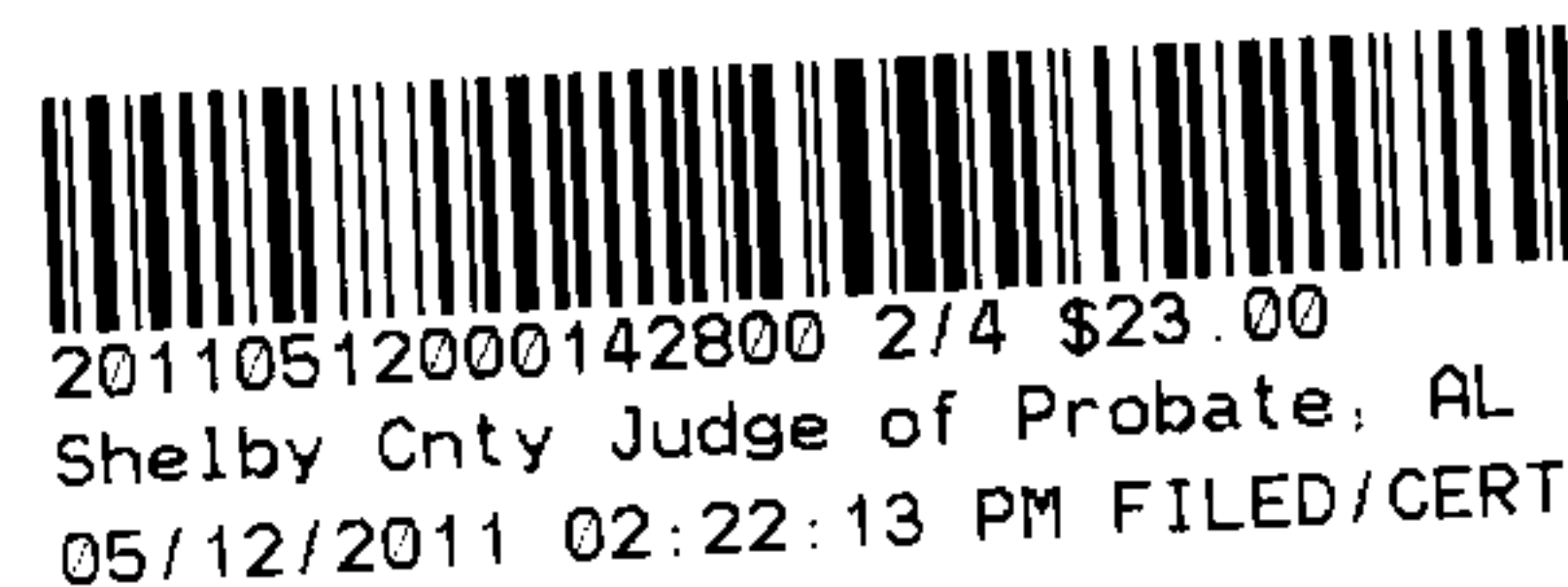
Steven G. Allen

(borrower)

Donna J. Allen

(borrower)

Vicky West, Vice President
MERS Authorized Representative



STATE OF **Alabama**)
)
COUNTY OF **Shelby**) SS.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 19 day of January, 2011.

Notary Public

(SEAL)

STATE OF Tennessee)
) SS.
COUNTY OF Rutherford)

WITNESS my hand and official seal.

Notary Public

Commission Expires:

Revision Date 11/10

STATE OF Tennessee

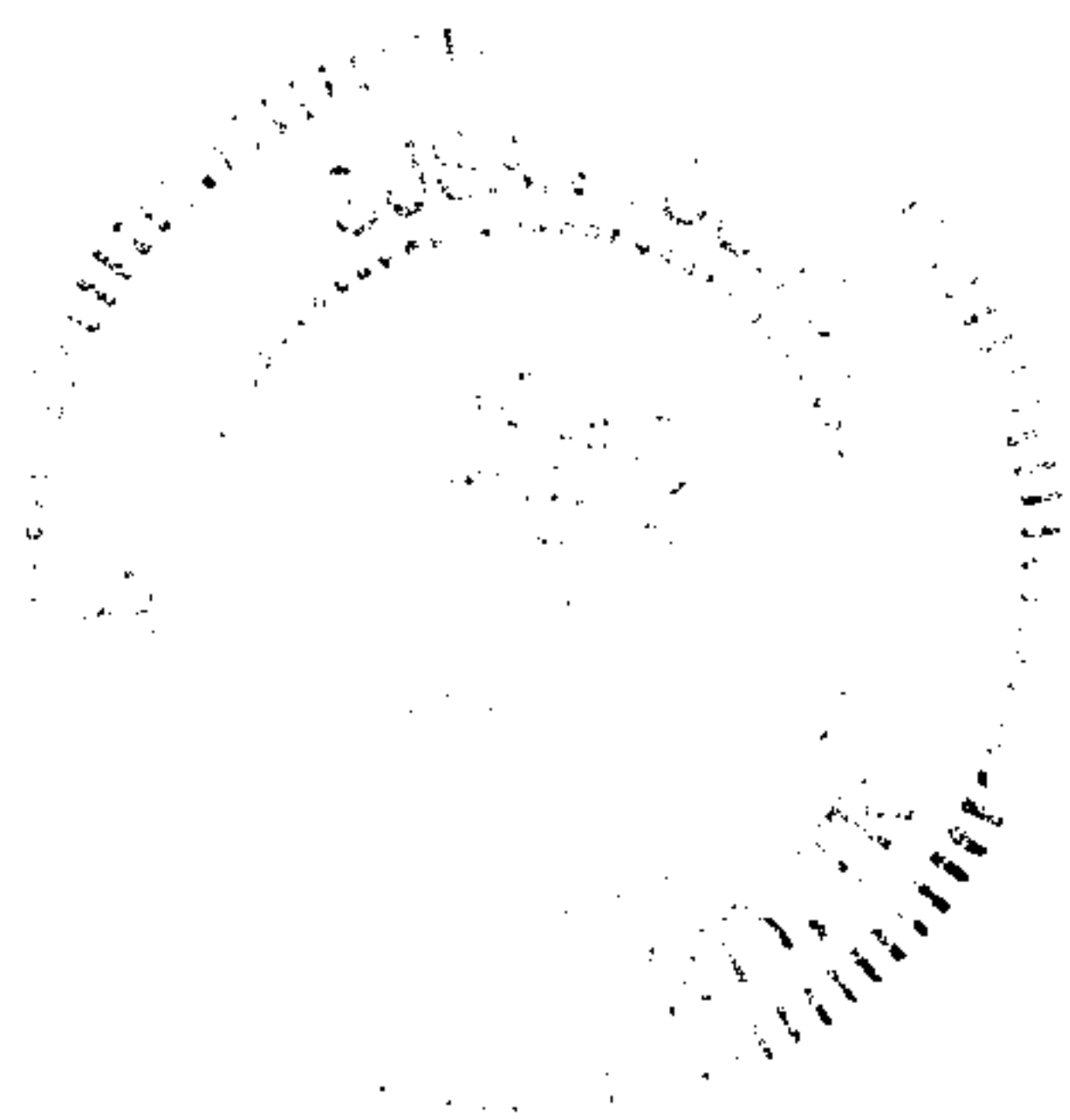
COUNTY OF Rutherford

)
) SS.
)

On this 19th day of January, 2011, before me, Susan Toombs, Notary Public, personally appeared **Vicky West**, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that **he/she** executed the same in his/her authorized capacity, and that by **his/her** signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

(SEAL)



Susan Toombs
Notary Public

Commission Expires:

6/3/2012



20110512000142800 3/4 \$23.00
Shelby Cnty Judge of Probate, AL
05/12/2011 02:22:13 PM FILED/CERT

Exhibit "A"

Lot 9, according to the Survey of Pineywood Forest, as recorded in Map Book 9, Page 121, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.


20110512000142800 4/4 \$23.00
Shelby Cnty Judge of Probate, AL
05/12/2011 02:22:13 PM FILED/CERT