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Prepared By: Stephanie Pate
Return To: Branch Banking and Trust Co.
301 College St
Greenville SC, 29601

BB&T Mortgage Loan No- 6961216123 **Mers No. 1001599 6961216123 5**

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), is effective August 1, 2011, between Larry D Ingram (Borrower) and Mortgage Electronic Registration Systems Inc (MERS) ("Lender"), and amends and supplements (1) the Note made by the Borrower, dated 12/28/2005 in the original principal sum of U.S. $134,589.00 and (2) the Mortgage, Deed of Trust, or Deed to Secure Debt ("the Security Instrument") securing the Note recorded on 01/10/2006 in 20060110000017300 in the Office of the Registry of Shelby County. For the purpose of this Agreement, the term "Property" shall be the real property and personal property, if any, together with any improvements located thereon, as more particularly described in the Security Instrument and having an address of:

7162 Hwy 49
Columbiana AL 35051

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower hereby acknowledges that prior to this modification the outstanding unpaid principal balance due under the Note and Security Instrument is $125,463.03.

2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, cost and expenses, in the total amount of $3,983.27 has been added to the indebtedness under the terms of the Note and Security Instrument, as of August 1, 2011 resulting in a total indebtedness due of U.S. $129,446.30 (the new "Unpaid Principal Balance").

3. The borrower promises to pay the new Unpaid Principal Balance to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the annual rate of 5.000%, from August 1, 2011. The borrower promises to make monthly payments of principal and interest of U.S. $694.90, beginning on September 1, 2011 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2041 (the "Maturity Date"), the borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments to and at Branch Banking and Trust Company, Mortgage Payment Center, P.O. Box 580302, Charlotte, NC 28258-0302 or such other place as the Lender may require.

Borrower Initial: L.I

Co-Borrower Initial:________

4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

5. The borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

a) All terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note: and

b) All terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security instrument and that contains any such terms and provisions as those referred to in (a) above.

6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Borrower Initial: L.I

Co-Borrower Initial: ________

20110811000235690 3/5 $218.25
Shelby Cnty Judge of Probate, AL
08/11/2011 12:19:25 PM FILED/CERT

(Individual Acknowledgement)

Witness our hands and seals to this Agreement this 19th day of July, 2011.

Stephanie Cato
Witness Signature

BY: Larry Ingram
Larry D Ingram

Stephanie Cato
Witness Printed Name

BY: ______________________

Witness Signature

Justin Ingram
Witness Printed Name

STATE OF Alabama)
COUNTY OF Shelby)

I, Jackie Lou Ingram, a Notary Public of said county do hereby certify that Larry D. Ingram, Borrower(s) personally appeared before me this day and acknowledged the execution of the foregoing AGREEMENT.

The execution thereof SWORN to before me this 19th day of July, 2011.

NOTARY PUBLIC FOR Town of Harpersville

My Commission Expires: 1/18/2015

Jackie L. Ingram
Notary Public

JACKIE LOU INGRAM NOTARY PUBLIC STATE OF ALABAMA

20110811000235690 4/5 $218.25
Shelby Cnty Judge of Probate, AL
08/11/2011 12:19:25 PM FILED/CERT

BB&T Mortgage Loan No. 6961216123 **Mers No.** 1001599 6961216123 5

(Corporate Acknowledgement)

Witness our hands and seals to this Agreement this 26th day of July, 2011.

WITNESSED BY:

Printed Name: Raegan Winchester

Printed Name: Kristina Shedrick

Mortgage Electronic Registration Systems, Inc

BY

Tiffani Whitmire
Assistant Vice President

STATE OF South Carolina)

COUNTY OF Greenville)

I, Robin Edge, Notary Public of said County, do hereby certify that , Tiffani Whitmire Lender/Note Holder, personally appeared before me this day and acknowledged that she is Assitant Vice President of Mortgage Electronic Registration Systems, Inc, and acknowledge on behalf of the corporation the due execution of the foregoing instrument

SWORN TO BEFORE ME THIS 26th day of July ,2011.

My Commission Expires: My Commission Expires July 13, 2019

Notary Public

Notary Public of South Carolina

ROBIN EDGE NOTARY PUBLIC SOUTH CAROLINA

EXHIBIT "A"

A parcel of land situated in Section 12, Township 20 South, Range 1 West, Shelby County, Alabama, being more particularly described as follows:

Commence at the Southeast corner of the Northwest quarter of the Southwest quarter of said Section 12; thence run North 89 degrees 20 minutes 01 seconds West for a distance of 31.00 feet; thence run North 02 degrees 50 minutes 53 seconds East for a distance of 413.73 feet; thence run North 85 degrees 26 minutes 39 seconds West for a distance of 469.72 feet; thence run South 01 degrees 38 minutes 40 seconds West for a distance of 54.80 feet to the northmost corner of the parcel of land described in Deed Book 689, Page 555; thence run South 63 degrees 21 minutes 08 seconds West for a distance of 157.19 feet; thence run South 01 degrees 54 minutes 50 seconds East along the western most line of said parcel for a distance of 240.18 feet to a point on the northerly right-of-way line of Highway 49 (80 foot right-of-way); thence run North 90 degrees 00 minutes 00 seconds West for a distance of 454.04 feet to the point of beginning; thence continue along the last described course for a distance of 210.00 feet; thence run North 00 degrees 00 minutes 00 seconds West for a distance of 210.00 feet; thence run South 90 degrees 00 minutes 00 seconds East for a distance of 210.00 feet; thence run South 00 degrees 00 minutes 00 seconds West for a distance of 210.00 feet to the point of beginning. Situated in Shelby County, Alabama.