
20111108000336350 1/5 \$317.40
Shelby Cnty Judge of Probate, AL
11/08/2011 12:42:41 PM FILED/CERT

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124
By: Myra LeBlanc, VP

LOAN MODIFICATION AGREEMENT

Order ID: 5098325

Project ID: 88116

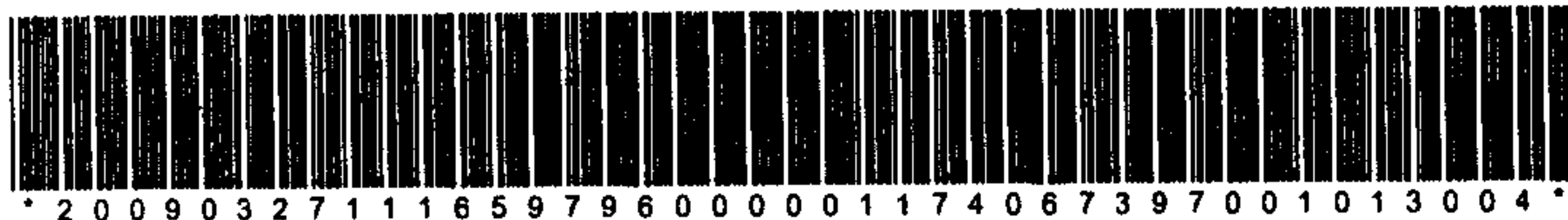
Loan Number: 174067397

MIN Number: 100057602000275696

Borrower: SHAWN WILFORD and LEONARD WILFORD

Original Loan Amount: \$185,704.00

Recording Reference: See Exhibit 'B'



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Recording Requested by
Countrywide Home Loans Servicing LP
WHEN RECORDED MAIL TO:

Countrywide Home Loans Servicing LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 0651740673977105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 27, 2009 between Shawn Wilford, Leonard Wilford (the "Borrower(s)") and Countrywide Home Loans Servicing LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated October 15, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2277 Richmond Circle, Pelham, AL 35124.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

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

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Ninety Five Thousand, Five Hundred Sixteen Dollars And Twelve Cents, (U.S. Dollars) (\$195,516.12). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 1, 2038.

The Borrower[s] 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 Borrower[s] and Countrywide Home Loans Servicing LP 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.



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SIGNED AND ACCEPTED THIS 4th DAY OF April 2009

BY Shawn Wilford
 Shawn Wilford

Leonard Wilford
 Leonard Wilford

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ALABAMA, County of Jefferson On this 4th day of April,
2009 before me the undersigned, a Notary Public in and for said State, personally appeared
Shawn & Leonard Wilford

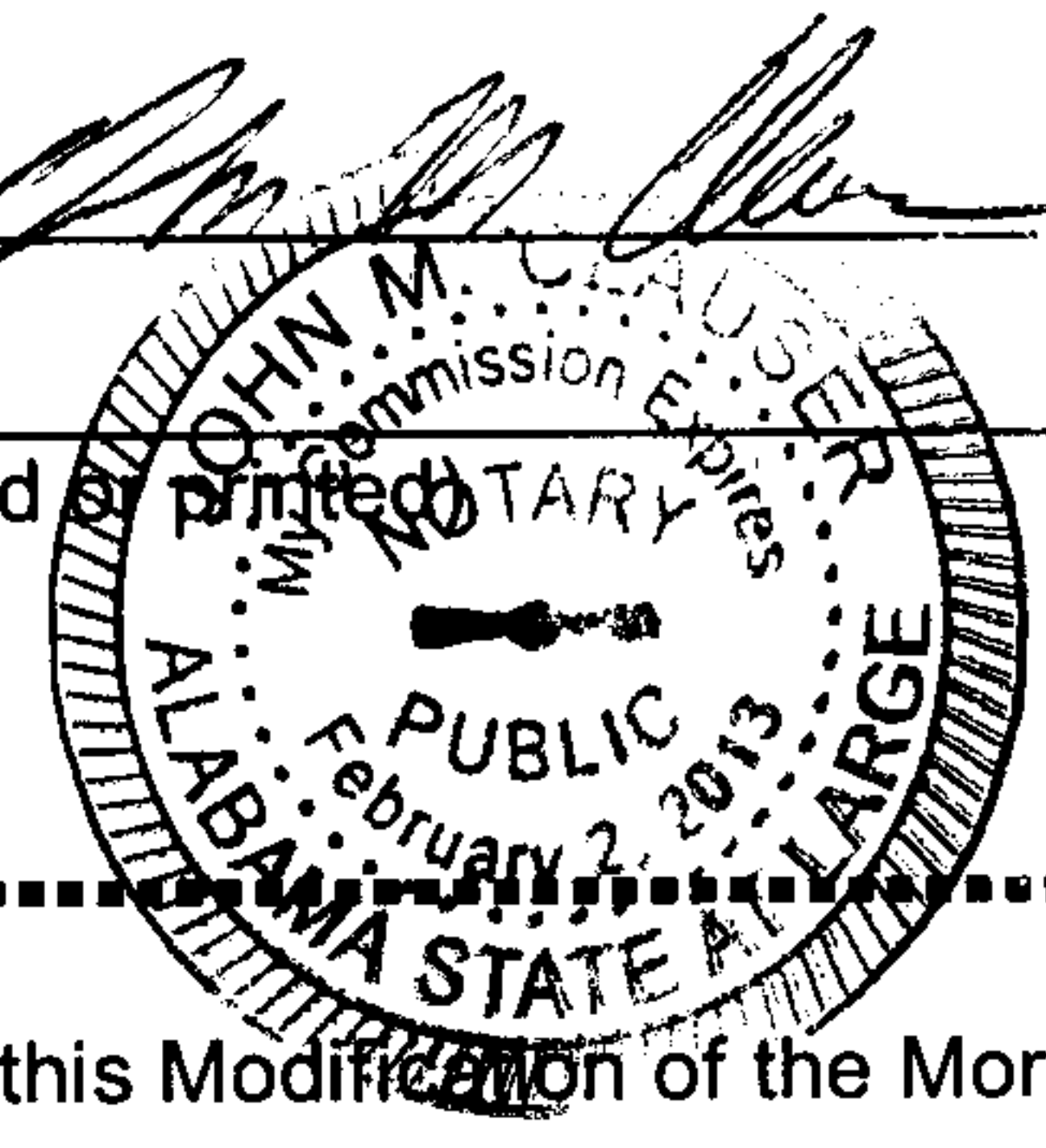
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
 is/are subscribed to the foregoing instrument and acknowledged that they executed the
 same.

Witness my hand and official seal.

Signature [Signature]

Name (typed or printed)

My commission expires: _____



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

 Co-Owner(s) Signature

 Co-Owner(s) Name (typed or printed)

Dated: _____

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)
 whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they
 executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the
 instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____

As evidenced by the signature below, the Lender agrees to the foregoing.

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Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to BAC Home Loans Servicing, LP

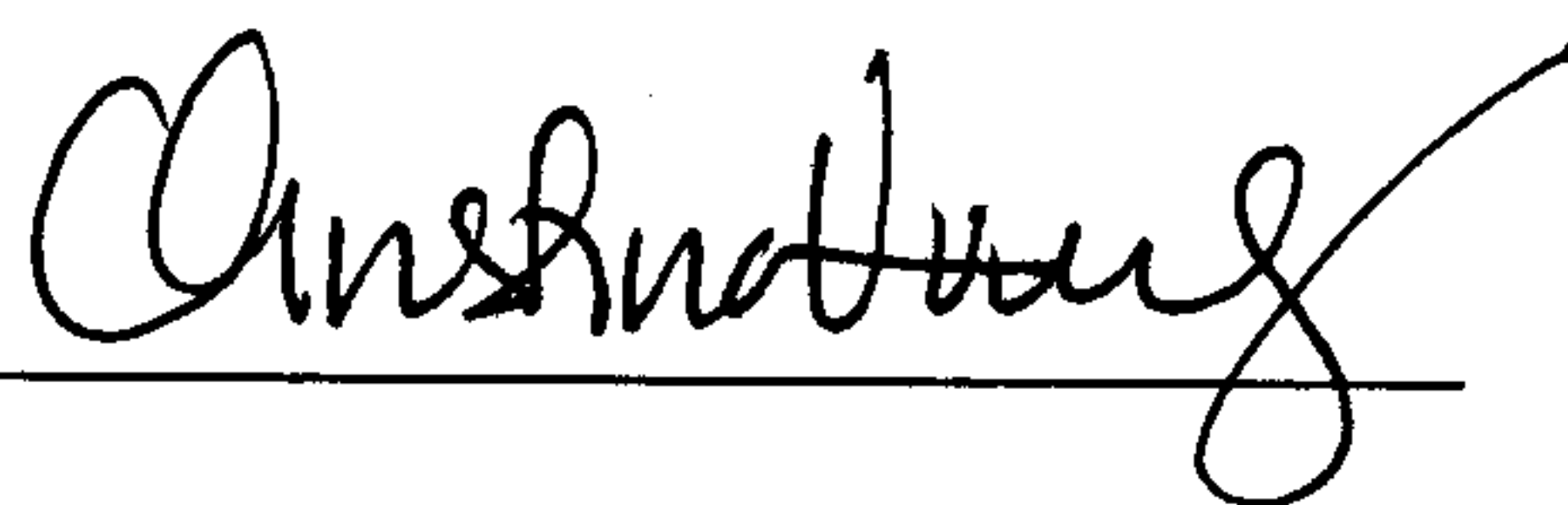
By: Myra Leblanc, Vice President

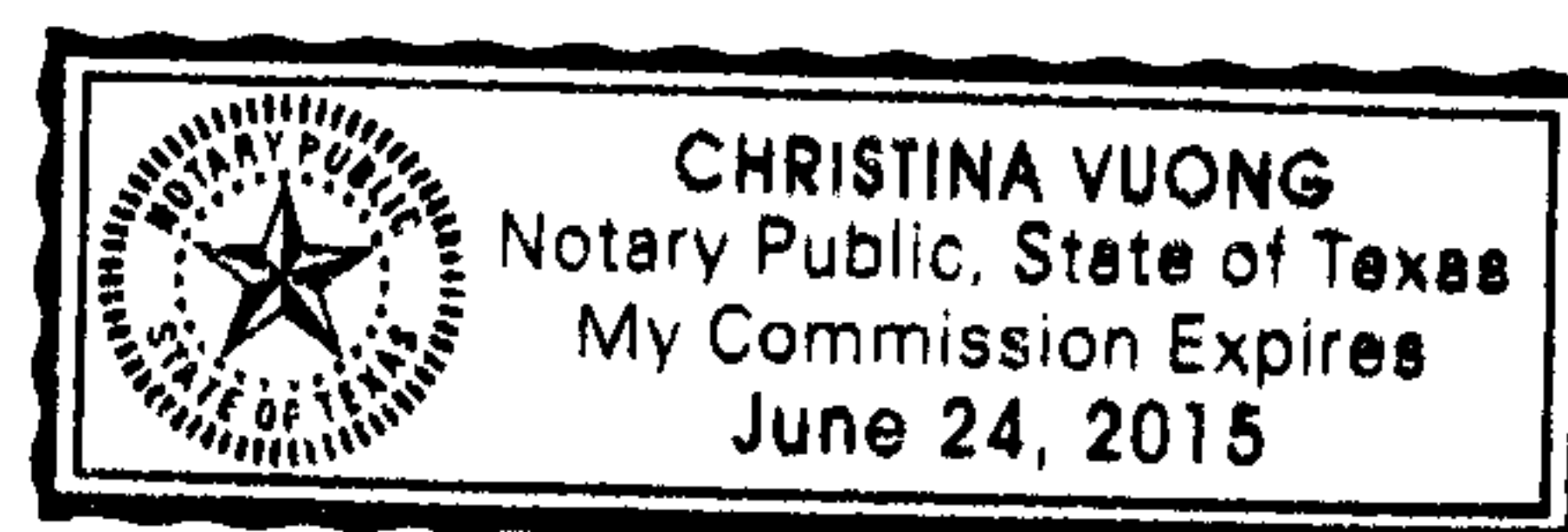
STATE OF TEXAS

COUNTY OF HARRIS

On November 3, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by 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.

Signature 
Christina Vuong



My commission expires: June 24, 2015

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Order ID: 5098325

Loan Number: 174067397

MIN Number: 100057602000275696

EXHIBIT B

Borrower Name: SHAWN WILFORD and LEONARD
WILFORD

Property Address: 2277 RICHMOND CIRCLE, PELHAM, AL 35124

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 11/14/2007 as Instrument/Document Number: 20071114000522400, and/or Book/Liber Number: n/a at Page Number: n/a in the real records of SHELBY County, State of AL.

Additional County Requirements:

Original Loan Amount: \$185,704.00

Current UPB: \$195,516.12

