



20111121000352600 1/6 \$339.15  
Shelby Cnty Judge of Probate, AL  
11/21/2011 12:35:36 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: 5110109

Project ID: 184642

Loan Number: 197526631

MIN Number: 100032413509030610

Borrower: RODERICK STEPHENS

Original Loan Amount: \$197,439.00

Recording Reference: See Exhibit 'B'



20111121000352600 2/6 \$339.15  
Shelby Cnty Judge of Probate, AL  
11/21/2011 12:35:36 PM FILED/CERT

Recording Requested by  
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.  
7105 Corporate Drive  
(PTX-B-36)  
Plano, TX 75024  
DocID#: 0651975266317105A

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 30, 2011 between RODERICK STEPHENS (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the March 11, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 108 COVE LN, PELHAM, AL 35124.

The real property described being set forth as follows:





20111121000352600 3/6 \$339.15  
Shelby Cnty Judge of Probate, AL  
11/21/2011 12:35:36 PM FILED/CERT

### **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 two hundred eight thousand one hundred and 87/100, (U.S. Dollars) (\$208,100.87). 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 May 1, 2041.

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 BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. 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.



20111121000352600 4/6 \$339.15  
Shelby Cnty Judge of Probate, AL  
11/21/2011 12:35:36 PM FILED/CERT

SIGNED AND ACCEPTED THIS 4<sup>th</sup> DAY OF April, 2011  
BY

Roderick Stephens  
RODERICK STEPHENS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)  
State of Alabama, County of Shelby On this 4<sup>th</sup> day of April,  
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Roderick Stephens  
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 HE executed the  
same.

Witness my hand and official seal.

Signature Ryan Lee Godwin  
Name (typed or printed)

My commission expires MY COMMISSION EXPIRES MARCH 11, 2015

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

CO-OWNER(S)

Alyce Rae Stephens  
Co-Owner(s) Signature  
Alyce Rae Stephens  
Co-Owner(s) Name (typed or printed)

Dated: 4/4/11

STATE OF Alabama

COUNTY OF Shelby

On 4-4-2011 before me, Ryan Lee Godwin

Notary Public, personally appeared Alyce Rae Stephens

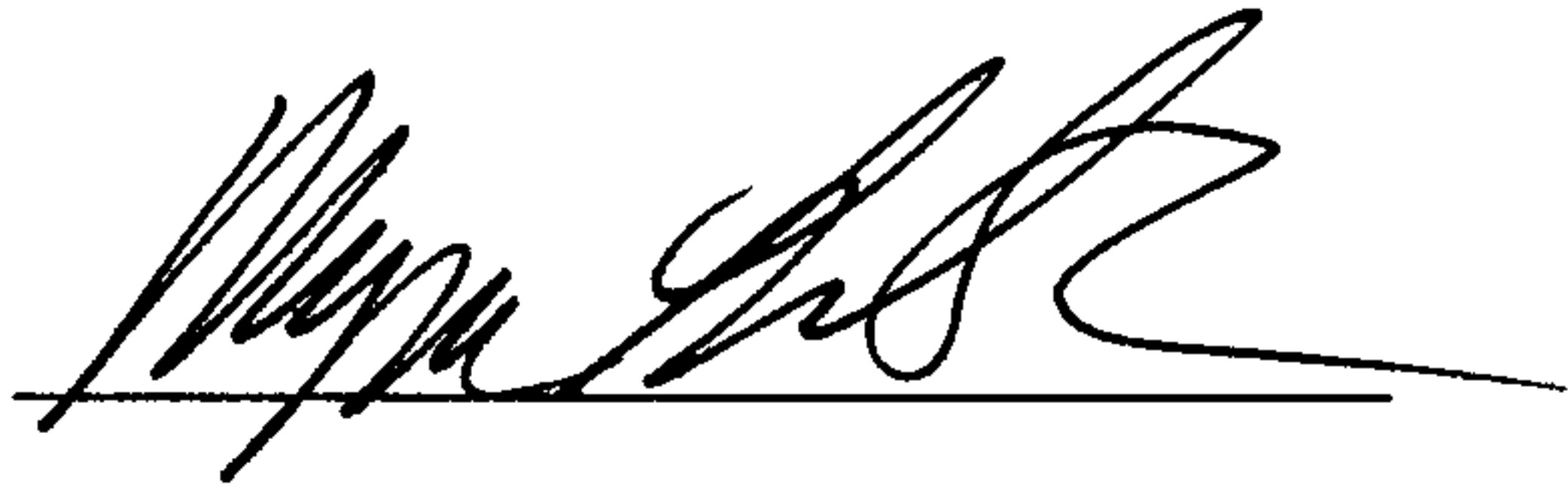
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s)  
whose name(s) is/are subscribed to the within instrument and acknowledged to me that ~~he/she~~ they  
executed the same in his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signatures(s)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



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

20111121000352600 5/6 \$339.15  
Shelby Cnty Judge of Probate, AL  
11/21/2011 12:35:36 PM FILED/CERT



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 10, 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

20111121000352600 6/6 \$339.15  
Shelby Cnty Judge of Probate, AL  
11/21/2011 12:35:36 PM FILED/CERT

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

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

Order ID: 5110109

Project ID: 184642

Loan Number: 197526631

MIN Number: 100032413509030610

---

**EXHIBIT B**

Borrower Name: RODERICK STEPHENS

Property Address: 108 COVE LN, PELHAM, AL 35124

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/23/2009 as Instrument/Document Number: 20090423000149510, 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: \$197,439.00

Current UPB: \$208,100.87

