
20120625000223060 1/7 \$310.50
Shelby Cnty Judge of Probate, AL
06/25/2012 11:58:09 AM FILED/CERT

MIN NUM: 100194600010414259

MERS SIS #1-888-679-6377

Freddie Mac Loan Number: 319662772

01-12054972-02R

CitiMortgage Loan Number: 0550144908

BALLOON LOAN MODIFICATION

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311

(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider)

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS
MUST BE EXECUTED BY THE BORROWER:
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the first day of July, 2012, between Doug Ford and Sherry Ford, husband and wife ("Borrower") and Mortgage Electronic Systems, Inc. ("MERS"), as nominee for CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 06/30/05, securing the original principal sum of U.S. \$224,000.00, and recorded as Document #20050705000334710 in Book or Liber N/A, Page N/A, of the County Records of Shelby County, Alabama; and

(2) The Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal Property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 193 Oakmont Road, Birmingham, Alabama 35244, the real Property described being set forth as follows:


See Attached.

To evidence the election by the Borrower of the Conditional Modification and Extension of Loan Terms as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner of the Property.

2. As of July 1, 2012, the amount payable under the Note and Security Instrument (the

"Unpaid Principal Balance") is U.S. \$186,950.19.


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3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of 4.125%, beginning July 1, 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,049.82, beginning on the 1st day of August, 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

If on July 1, 2035 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at CitiMortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196 or at such other place as the Lender may require.

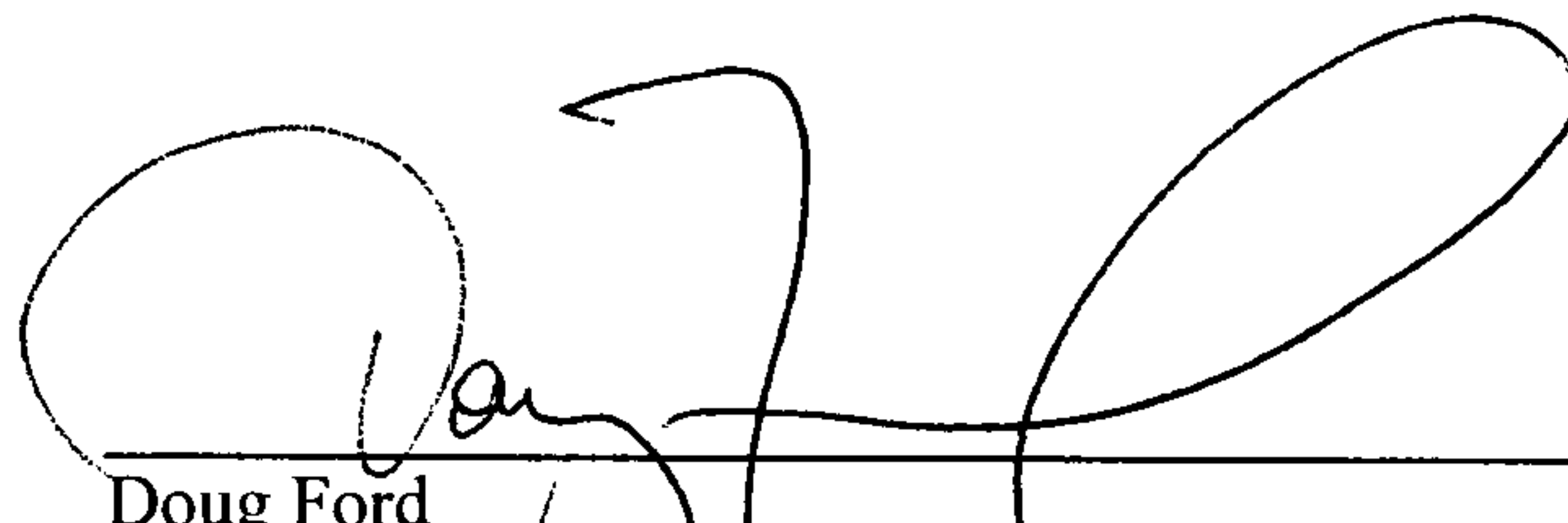

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, Escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever canceled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[X] MERS LOAN: If this box is checked, the loan evidenced by the Note and secured by the Security Instrument was assigned to or the Security Instrument was prepared in the name of Mortgage Electronic Registration Systems, Inc. (MERS) is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of 1901 E Voorhees Street Suite C, Danville, IL 61837 or P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. In cases where the loan has been registered with MERS who has the only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender, including, but not limited to, releasing and canceling the mortgage loan.

5/22/12
Date

5/22/12
Date


Doug Ford
Borrower

Witness: Nicholas Johnson
Print:

5-22-12
Date

Sherry Ford
Borrower

5-22-12
Date

Witness: Nicholas Johnson
Print:

Lender: Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc.

By: Shaci Johnson
Name: Shaci Johnson
Title: Assistant Secretary

_____[Space below for Notary Acknowledgment]_____

STATE OF Alabama
SS.
COUNTY OF Shelby

On May 22nd 2012, before me, Jacob Knight, a
Notary Public in and for said County and State, personally appeared
~~Douglas Ford~~ Sherry Ford & Doug Ford,
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
that they executed the same in their authorized capacity (ies), and that by their signature
on the instrument the person(s), or entity upon behalf of which the person(s) acted,
executed the instrument.

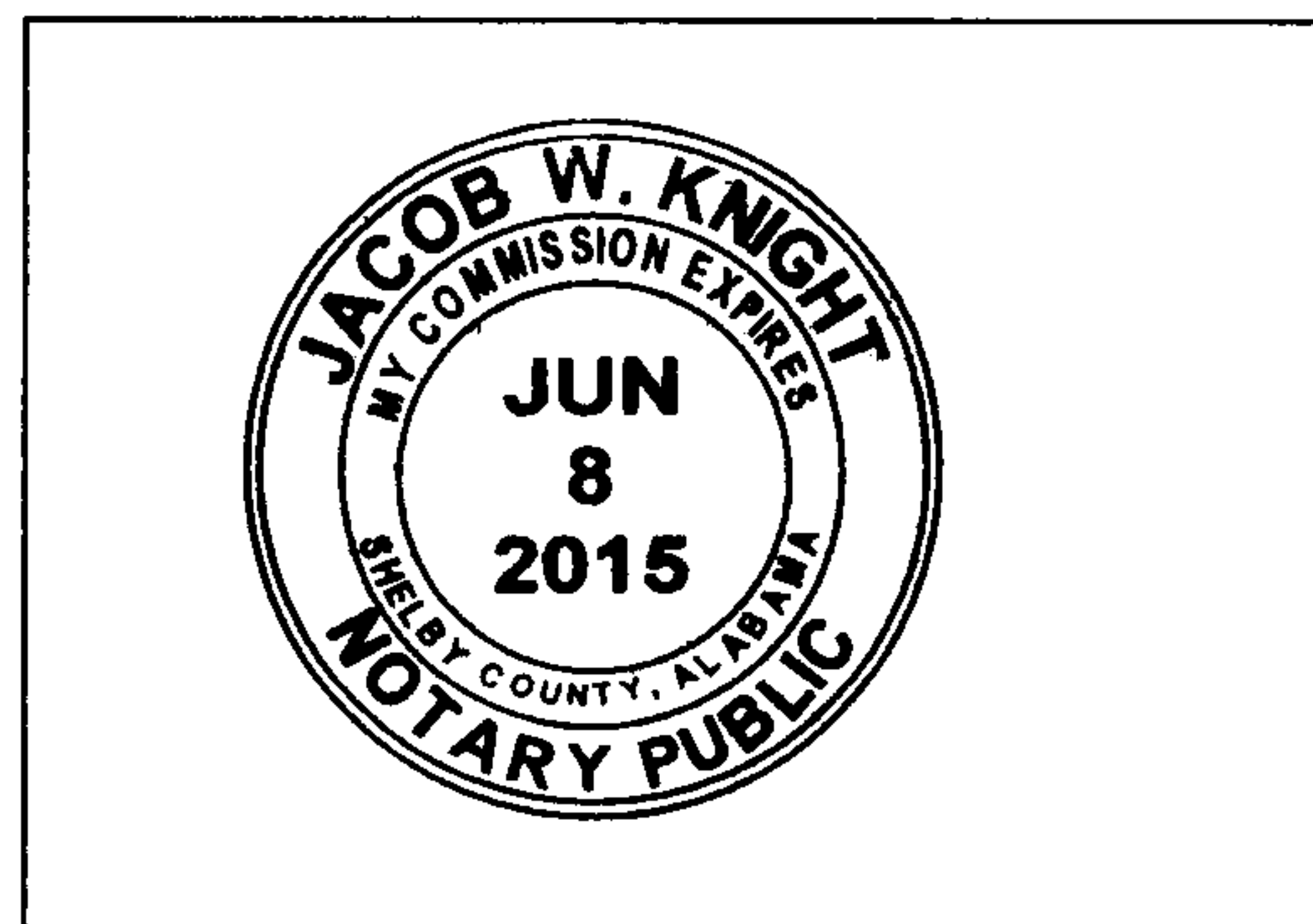
WITNESS my hand and seal.

Jacob W. Knight
Signature

Notary seal or stamp

Jacob W Knight

My commission expires: June 8 2015
Notary seal or stamp



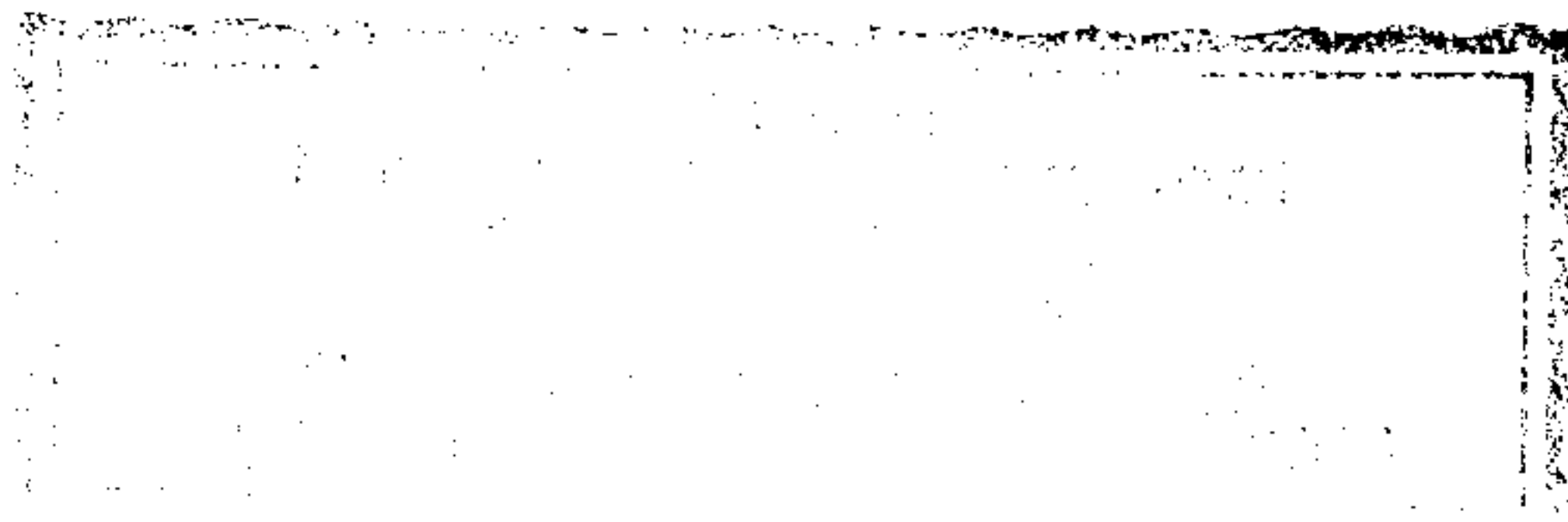
(Individual Acknowledgement)

STATE OF MISSOURI

COUNTY OF ST. CHARLES

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, [Signature] personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 24th day of May, 2012.



[Signature]
Notary Public **S. Porter**

My Commission Expires: **June 27, 2013**



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Prepared by and when recorded return to:

CitiMortgage

Document Processing

1000 Technology Drive, MS 321

O'Fallon, MO 63368-2240




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Exhibit A

Lot 9 according to the Survey of Heatherwood 3rd Sector as recorded in Map Book 8, Page 29 A and B, Shelby County, Alabama Records.


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