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Bank of America, N.A.

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Bank of America, N.A.
9000 Southside Blvd. Bldg. 700
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Jacksonville, FL 32256
Prepared by: **WESLLEN NASCIMENTO**
DOC. ID#: **26202040903782964**
MERS Phone#: 1-888-679-6377


20120802000282490 1/6 \$27.00
Shelby Cnty Judge of Probate, AL
08/02/2012 02:08:12 PM FILED/CERT

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

888-679-6377
MIN#: 100015700011289648

This Loan Modification Agreement (the "Agreement"), made this **13th** day of **June**, **2012** between **TIMOTHY L. WILLIS AND TRACEY W. HINDS**, (the "Borrowers") and **AMERICA'S WHOLESALE LENDER**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **July 26, 2002** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as **nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026**) and recorded on **August 13, 2002 as Instrument Number 20020813000381930** in the Official Records of the **SHELBY** County, State of **ALABAMA** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**105 14TH STREET SW
ALABASTER, AL 35007**

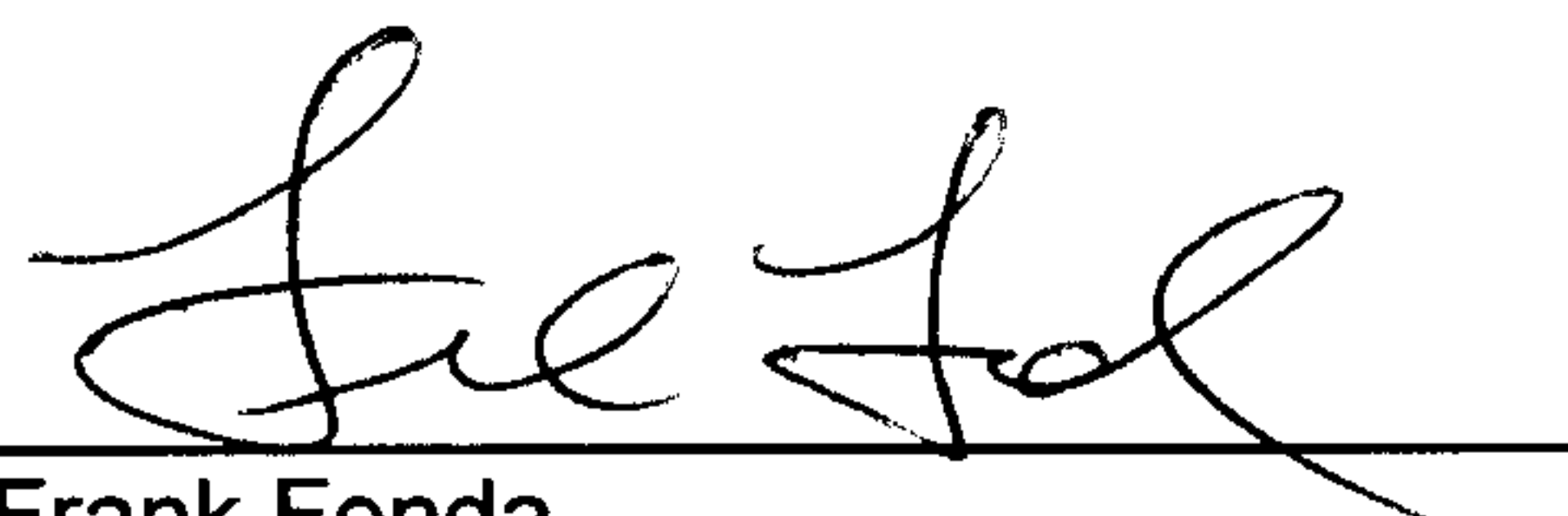
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO CORRECT THE BORROWER'S PROPERTY ADDRESS ON THE MORTGAGE TO READ: 105 14TH STREET SW ALABASTER, AL 35007**

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 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.

BANK OF AMERICA, N.A.

A handwritten signature in black ink, appearing to read "Frank Fonda", written over a horizontal line.

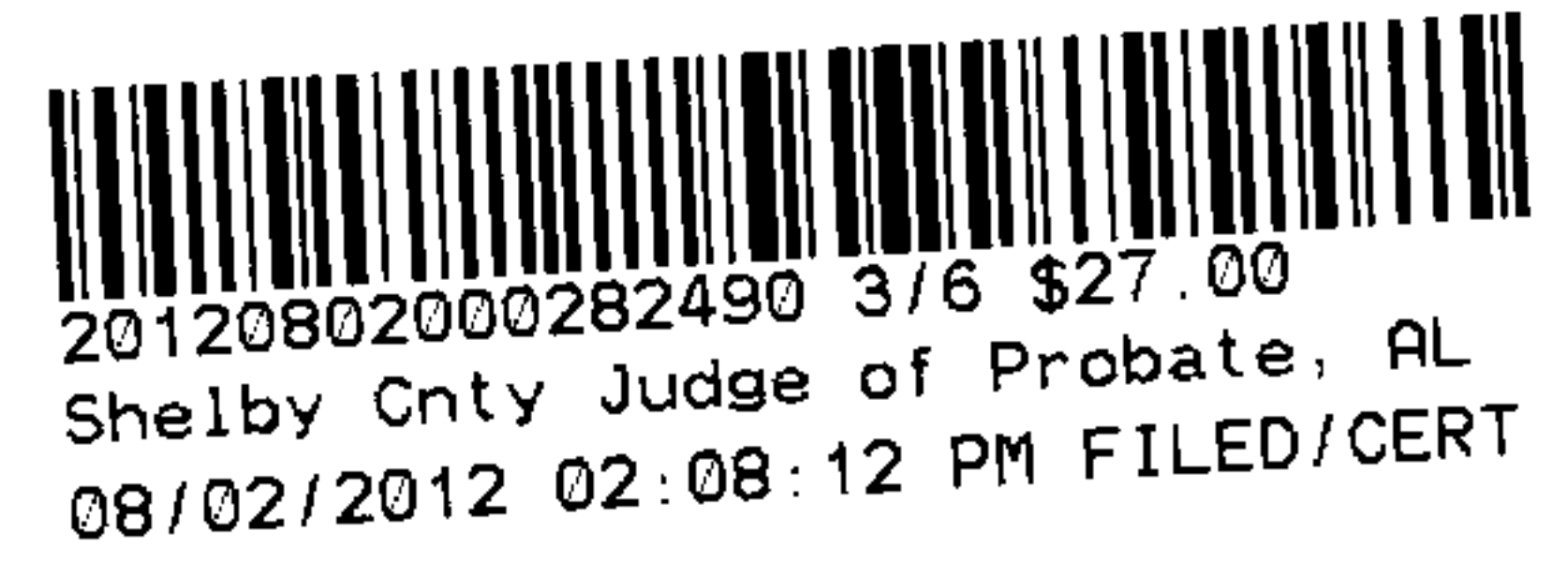
By: Frank Fonda
Its: Vice President



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(ALL SIGNATURES MUST BE ACKNOWLEDGE)

Bank of America, N.A.



By: **Carol R. Van Rider**
Its: **Vice President**

Mortgage Electronic Registration Systems, Inc.

A handwritten signature in cursive script, appearing to read "Carol R. Van Rider", written over a horizontal line.

By: **Carol R. Van Rider**
Its: **Vice President**

A handwritten signature in cursive script, appearing to read "Timothy L. Willis", written over a horizontal line.

TIMOTHY L. WILLIS

A handwritten signature in cursive script, appearing to read "Tracey W. Hinds", written over a horizontal line.

TRACEY W. HINDS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

)
) SS.
)

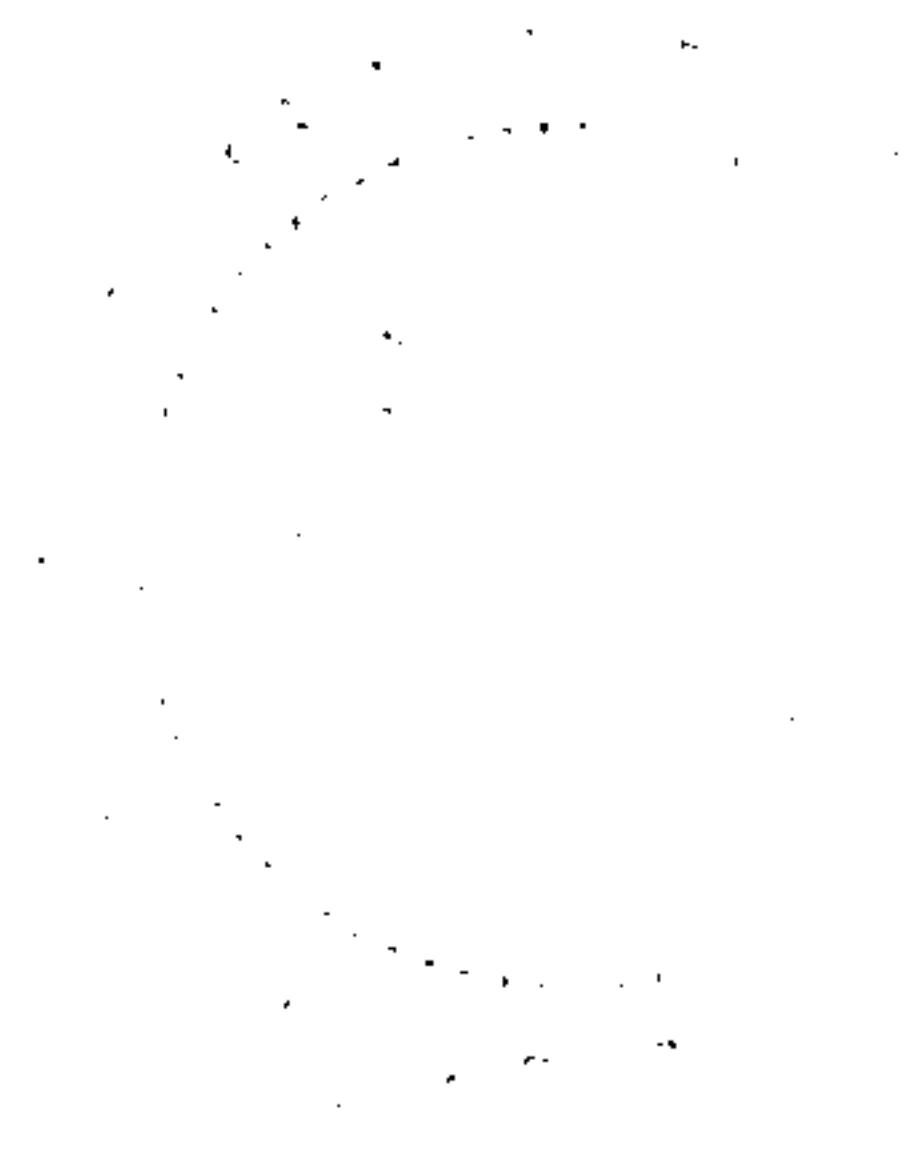
On this 22 Day of JUNE 2012, BEFORE ME,

PATRICIA J. CHILDERS

, (Notary Public)

personally appeared, **TIMOTHY L. WILLIS, TRACEY W. HINDS**, 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 foregoing 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



(SEAL)

[Signature]
Notary Public

**PATRICIA J. CHILDERS
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES JAN. 19, 2016**

Commission Expires: _____

STATE OF _____

COUNTY OF _____

On _____ before me, **Tammy M. Hallman**, Notary Public, personally appeared **Carol R. Van Rider**, who 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature _____

(SEAL)

GENERAL ACKNOWLEDGEMENT

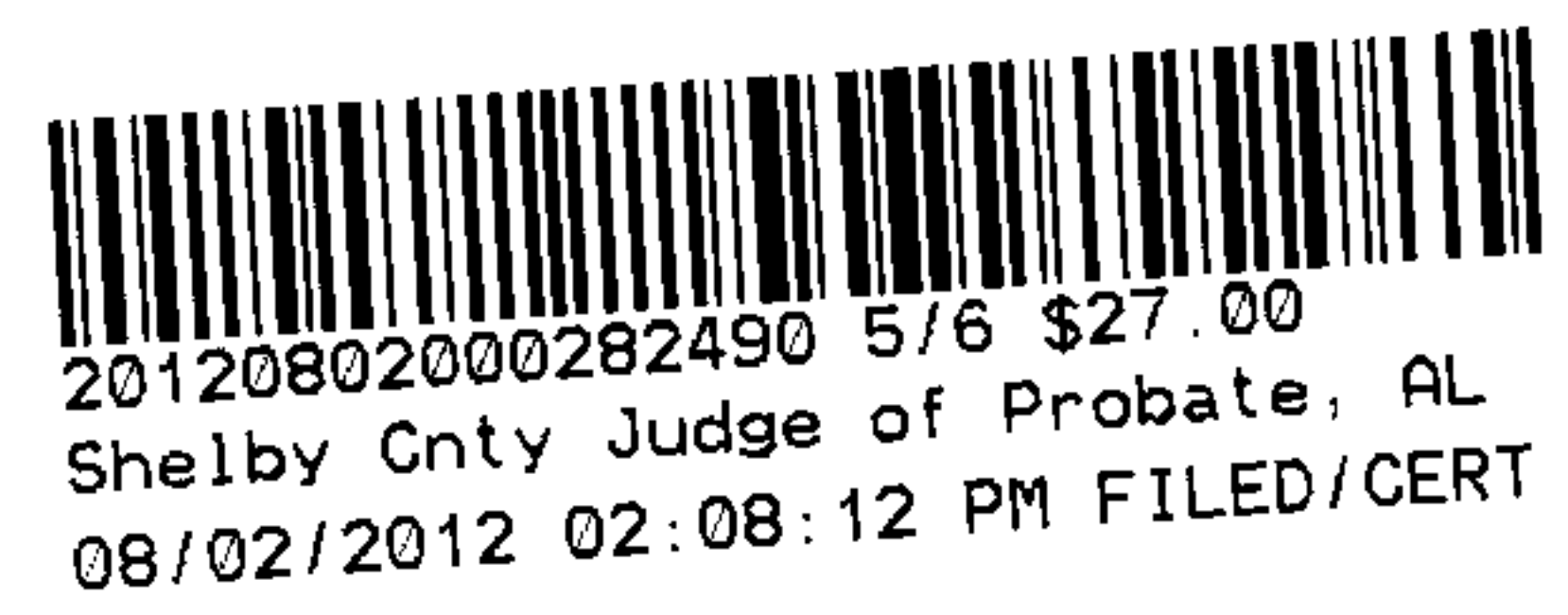
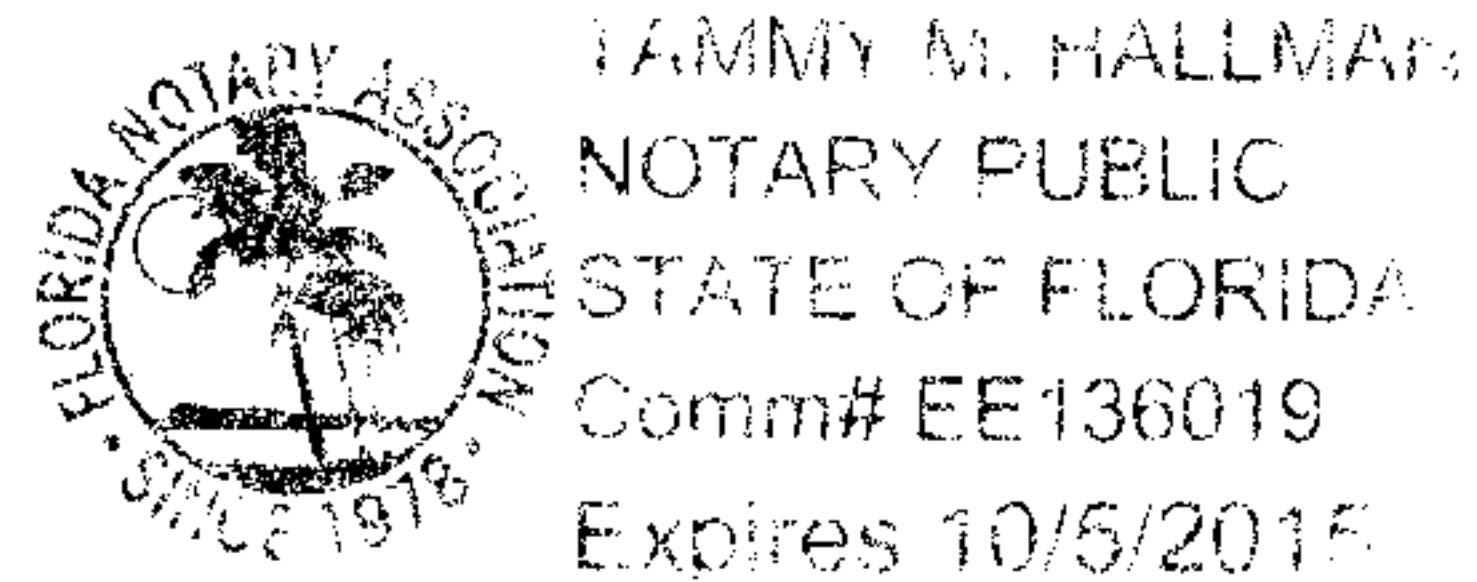
State of Florida
County of Duval

On 7/16/2012 before me, Tammy M. Hallman, Notary Public,

personally appeared, Carol R VanRiden, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Tammy M. Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On 7/14/2012 before me, Tammy M. Hallman, Notary Public,

personally appeared, Frank Fonda, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

T M Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



TAMMY M. HALLMAN
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE136019
Expires 10/5/2015

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