  
20120914000350350 1/4 \$193.80  
Shelby Cnty Judge of Probate, AL  
09/14/2012 12:43:32 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

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**LOAN MODIFICATION AGREEMENT**

Order ID: 7859510  
Loan Number: 206312460  
Borrower: EDWARD COWAN

Project ID: 173989

Original Loan Amount: \$109,796.00  
Recording Reference: See Exhibit 'B'

RECORDING REQUESTED BY:  
BAC Home Loans Servicing, LP  
Attn Home Retention Division: CA6-919-01-43  
400 National Way  
Simi Valley, CA 93065

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Loan #: 206312460

-----FOR INTERNAL USE ONLY-----

**LOAN MODIFICATION AGREEMENT**  
**(Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 26th day of April 2011, between EDWARD COWAN, III, and BAC Home Loans Servicing, LP (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 9th day of September 2009 and in the amount of \$109,796.00 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at 1064 VILLAGE TRAIL, CALERA, AL 35040.

SAME AS IN SAID SECURITY INSTRUMENT

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 As of the 1st day of June 2011, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$115,129.44 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- 2 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 the yearly rate of 5.250% from the 1st day of May 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$650.50 beginning on the 1st day of June 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of October 2039 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- 3 The Borrower will make such payments at PO Box 515503, Los Angeles, CA 90051-6803 or at such other place as the Lender may require.
- 4 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 terms and provisions thereof, as amended by this Agreement.
- 5 In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as Documents. Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing

Edward Cowan III  
EDWARD COWAN, III

5-3-11  
Dated

001020635 COWAN EC



610 206312460 MOD 001 002

STATE OF Alabama

COUNTY OF Shelby

On May 3, 2011 Before Regina C. Clay

Notary Public, personally appeared Edward Cowan III

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.

Regina C. Clay  
Signature

My Commission Expires August 24, 2013




DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as by successor by merger to BAC Home Loans Servicing, L.P.

By: Stewart Lender Services, Inc., its attorney in fact

By:   
Christina Vuong, A.V.P., Stewart Lender Services, Inc.

8/16/2012  
Date

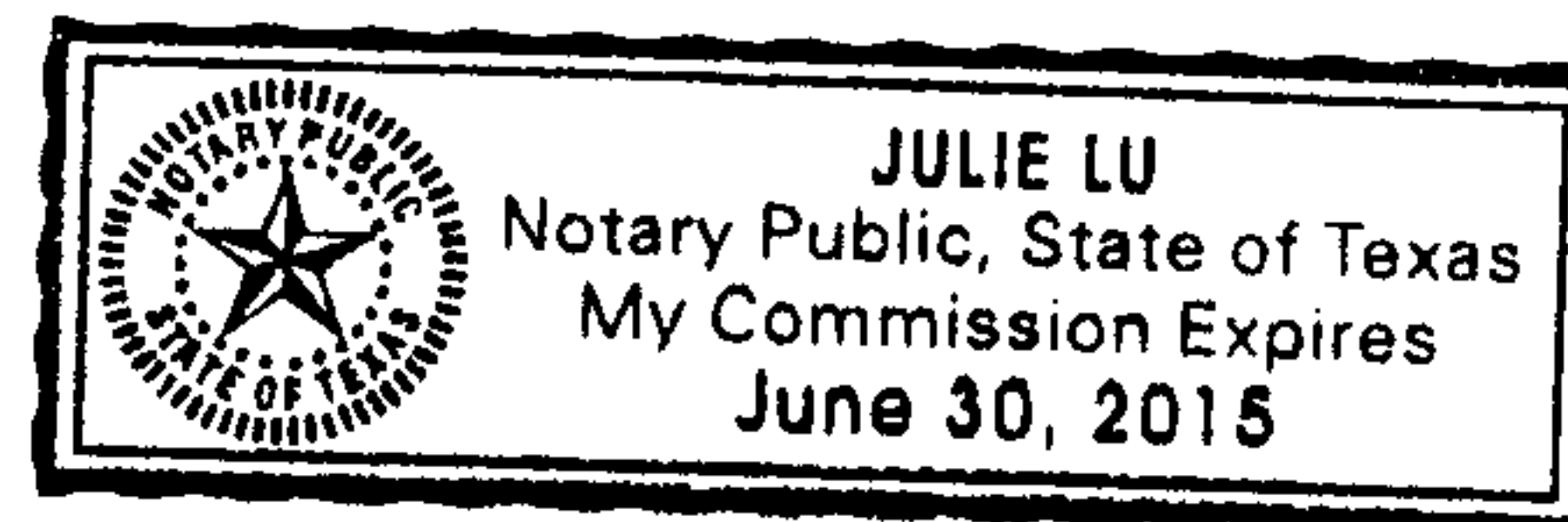
STATE OF TEXAS

COUNTY OF HARRIS

On August 6, 2012 before me, Julie Lu Notary Public-Stewart Lender Services, Inc., personally appeared Christina Vuong, A.V.P., Stewart Lender Services, Inc. personally known to me 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   
Julie Lu



My commission expires: June 30, 2015

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**EXHIBIT B**

Borrower Name: EDWARD COWAN  
Property Address: 1064 VILLAGE TRAIL, CALERA, AL 35040

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 09/25/2009 as Instrument/Document Number: 20090925300367040, and/or Book/Liber Number: N/A at Page Number: 12 in the real records of SHELBY County, State of AL.

**Additional County Requirements:**

Original Loan Amount: \$109,796.00  
Current UPB: \$115,129.44

