



20121001000373920 1/5 \$323.70
Shelby Cnty Judge of Probate, AL
10/01/2012 02:50:41 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: 6361995
Loan Number: 22549928
Borrower: WILLIAM MISSO

Project ID: 147276

Original Loan Amount: \$187,064.00
Recording Reference: See Exhibit 'B'



22549928

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



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

DocID#: 065225499287105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 29, 2010 between William Misso (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated March 25, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1908 Lakeland Trail, Helena, AL 35080.

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 Nine Thousand, Seven Hundred Eighty Seven Dollars And Ninety Eight Cents, (U.S. Dollars) (\$199,787.98). 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 March 1, 2040.

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 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.

BAC Home Loa

WDGGovLnModAgree



382 07/20/2007

SIGNED AND ACCEPTED THIS 10th DAY OF February 2010
BY

William Misso
William Misso

William Misso

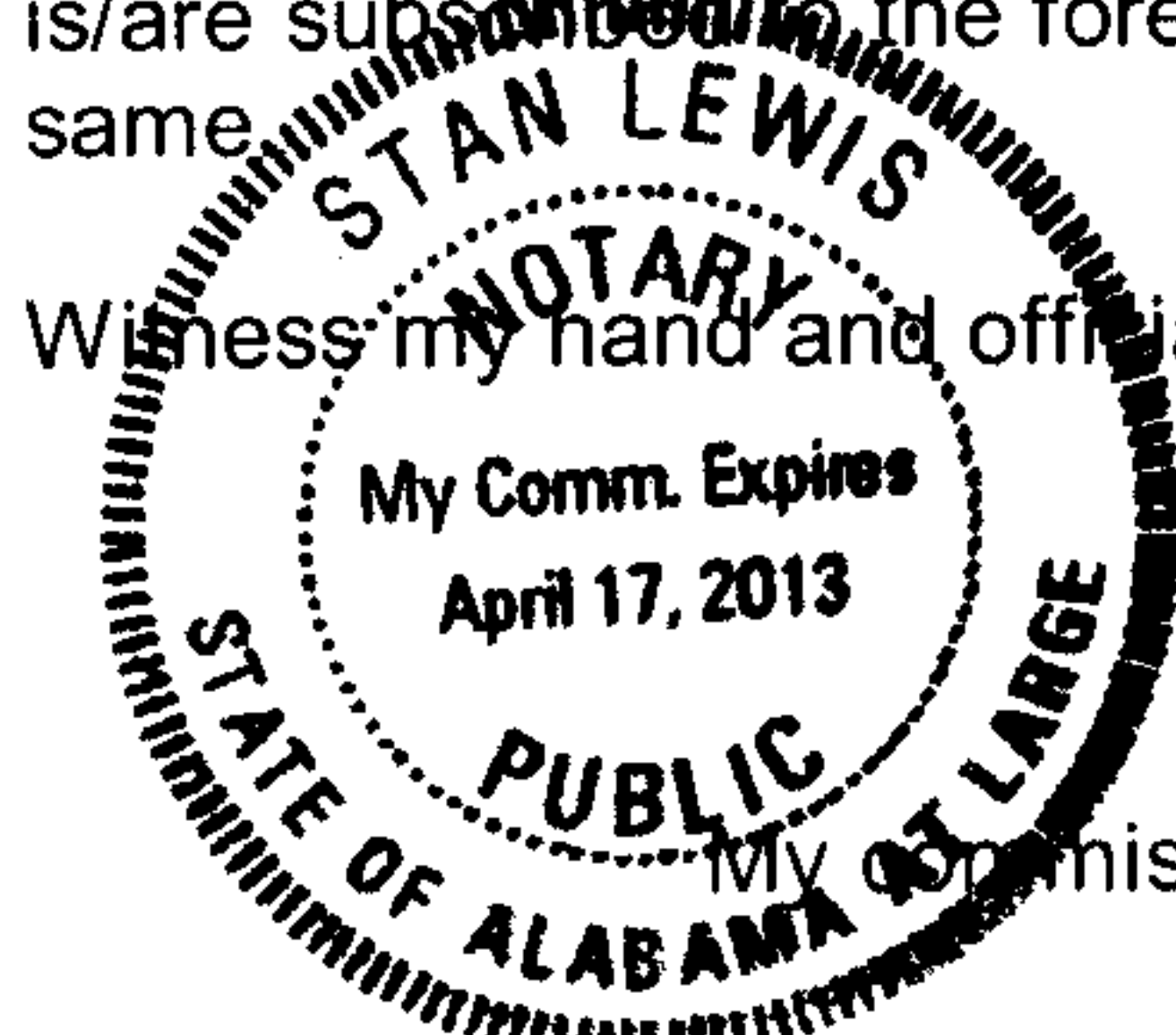
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ALABAMA, County of SHELBY On this 10th day of February,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

William Misso

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 [Signature]
STAN LEWIS
Name (typed or printed)

My commission expires: 4/17/2013

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

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

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

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 _____

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

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

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

By: Jennifer Phillips

Jennifer Phillips, A.V.P., Stewart Lender Services, Inc.

9/4/12

Date

STATE OF TEXAS

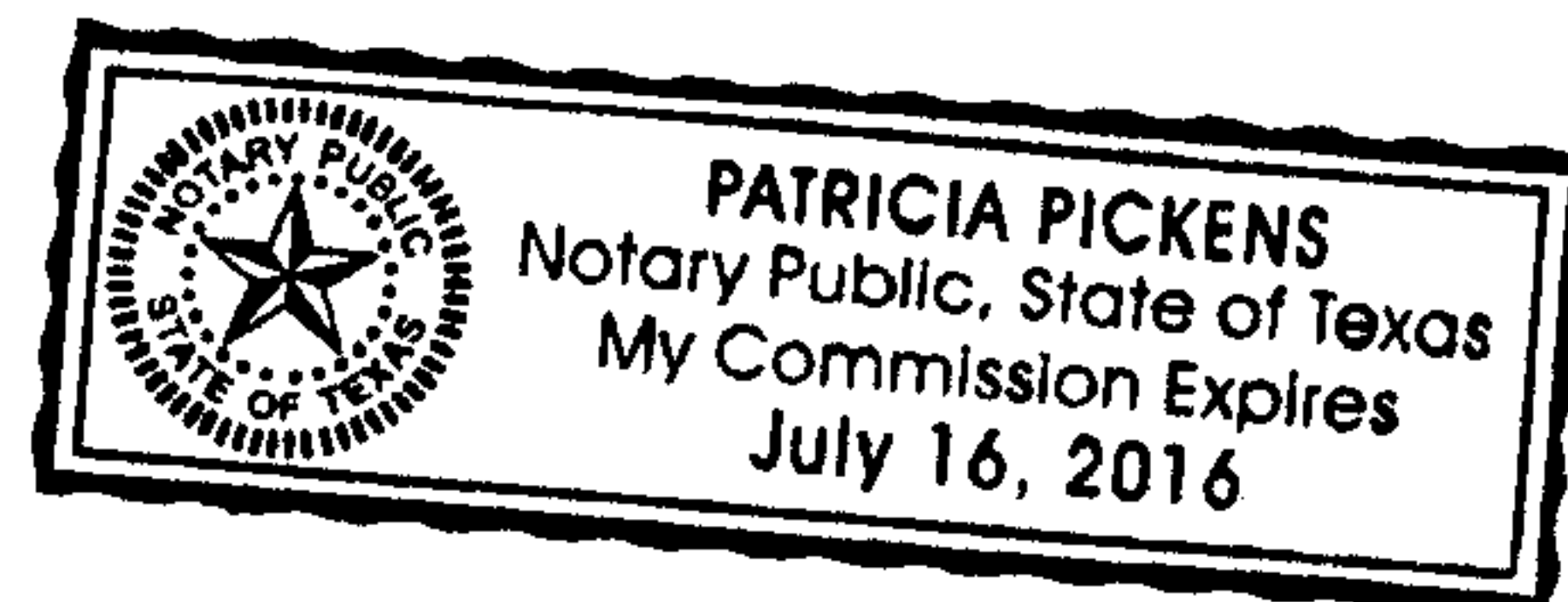
COUNTY OF HARRIS

On September 4, 2012 before me, Patricia Pickens Notary Public-Stewart Lender Services, Inc., personally appeared Jennifer Phillips, 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 Patricia Pickens

Patricia Pickens



My commission expires: July 16, 2016

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Loan Number: 22549928

Project ID: 147276

EXHIBIT B

Borrower Name: WILLIAM MISSO
Property Address: 1908 LAKELAND TRAIL, HELENA, AL 35080

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/23/2008 as Instrument/Document Number: 20080423000165820, 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: \$187,064.00
Current UPB: \$199,787.98



Shelby Cnty Judge of Probate, AL
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