



20121005000382700 1/6 \$203.25
Shelby Cnty Judge of Probate, AL
10/05/2012 12:45:54 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: 7405927
Loan Number: 1304536
Borrower: JIMMY LEWIS and KIMBERLEY LEWIS

Project ID: 203176

Original Loan Amount: \$117,331.00
Recording Reference: See Exhibit 'B'


20121005000382700 2/6 \$203.25
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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#: 0651701199207105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 20, 2010 between JIMMY L LEWIS and KIMBERLEY G LEWIS (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 April 19, 1999 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 144 LAKE TERRACE, ALABASTER, AL 35007.

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 seventeen thousand four hundred nine and 80/100, (U.S. Dollars) (\$117,409.80). 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, 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, 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.


20121005000382700 3/6 \$203.25
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SIGNED AND ACCEPTED THIS 29th DAY OF April 2010

BY

Jimmy L Lewis
JIMMY L LEWIS

Kimberley G Lewis
KIMBERLEY G LEWIS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Alabama, County of Shelby On this 29th day of April,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Jimmy L Lewis & Kimberley G Lewis

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 they executed the same.

Witness my hand and official seal.

Signature

Cynthia L. Moore

Cynthia L. Moore
Name (typed or printed)

My commission expires: 6-7-12

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 _____

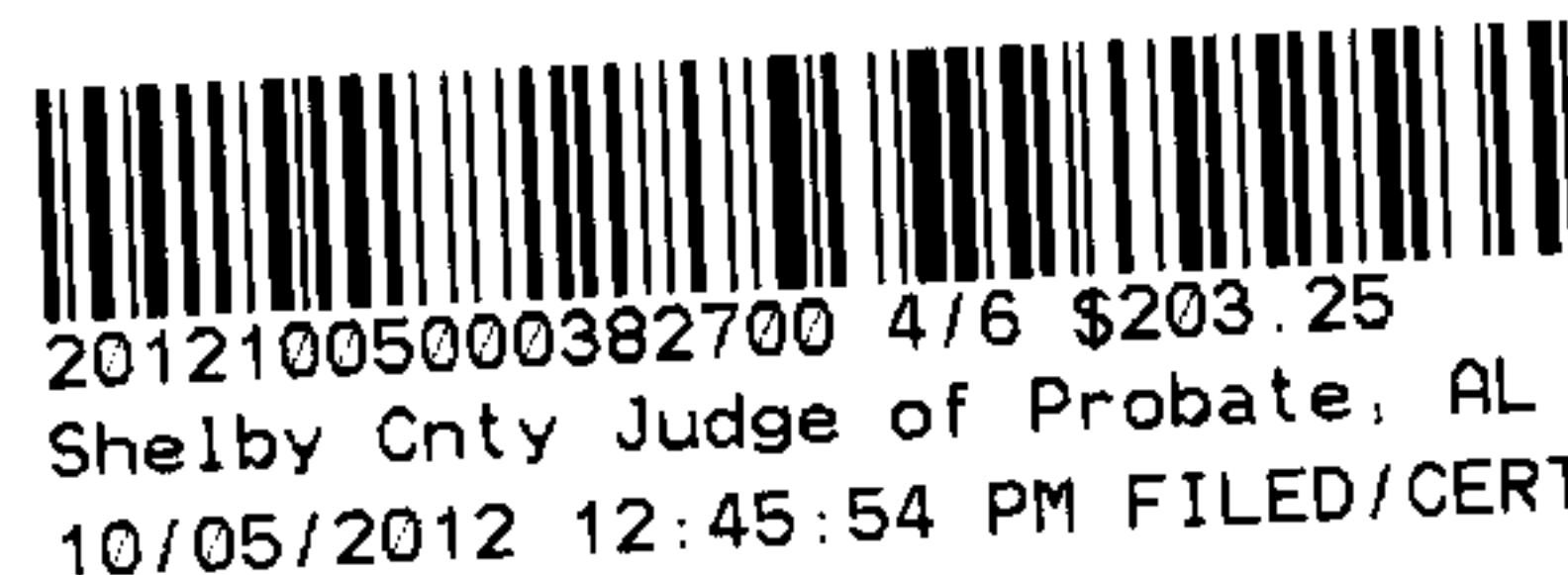
COUNTY OF _____

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: 


Jesse Battle, A.V.P., Stewart Lender Services, Inc.

9/4/12

Date

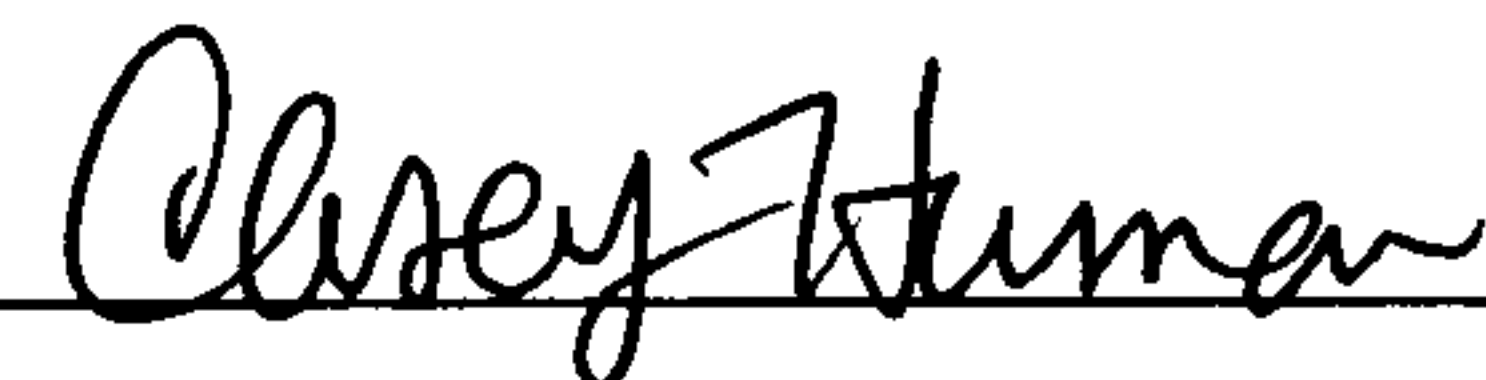
STATE OF TEXAS

COUNTY OF HARRIS

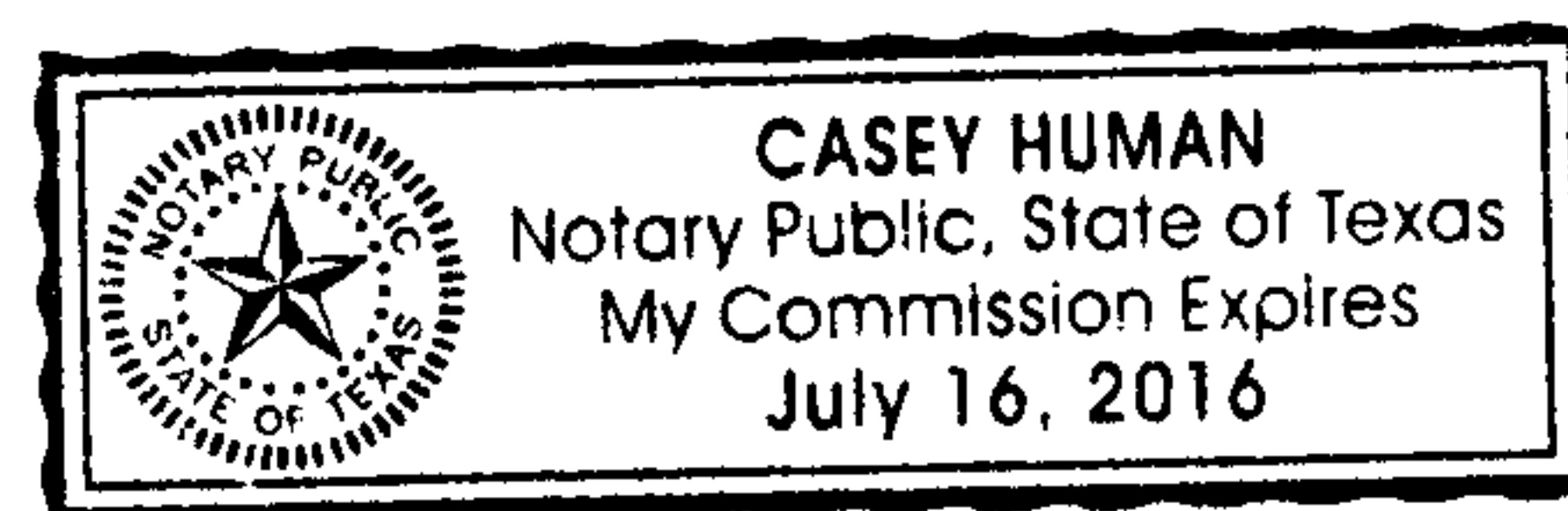

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On September 4, 2012 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Jesse Battle, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his 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 

Casey Human



My commission expires: July 16, 2016

Recording Requested by/After Recording Return To:

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

Order ID: 7405927
Loan Number: 1304536

Project ID: 203176

EXHIBIT B

Borrower Name: JIMMY LEWIS and KIMBERLEY LEWIS
Property Address: 144 LAKE TERRACE, ALABASTER, AL 35007

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/23/1999 as Instrument/Document Number: 1999-17237, 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: \$117,331.00
Current UPB: \$117,409.80

