

20130104000006300 1/5 \$370.80
Shelby Cnty Judge of Probate, AL
01/04/2013 01:24:50 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: 9164380
Loan Number: 196815196
Borrower: LORENTAE ALEXANDER

Project ID: 281970

Original Loan Amount: \$204,303.00
Recording Reference: See Exhibit 'B'



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

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

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DocID#: 0651968151967105A

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 18, 2010 between Lorentae L Alexander (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated December 16, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 693 Forest Lakes Drive, Sterrett, AL 35147.

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 Two Hundred Thirty One Thousand, One Hundred Ninety Six Dollars And Sixteen Cents, (U.S. Dollars) (\$231,196.16). 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 January 1, 2041.

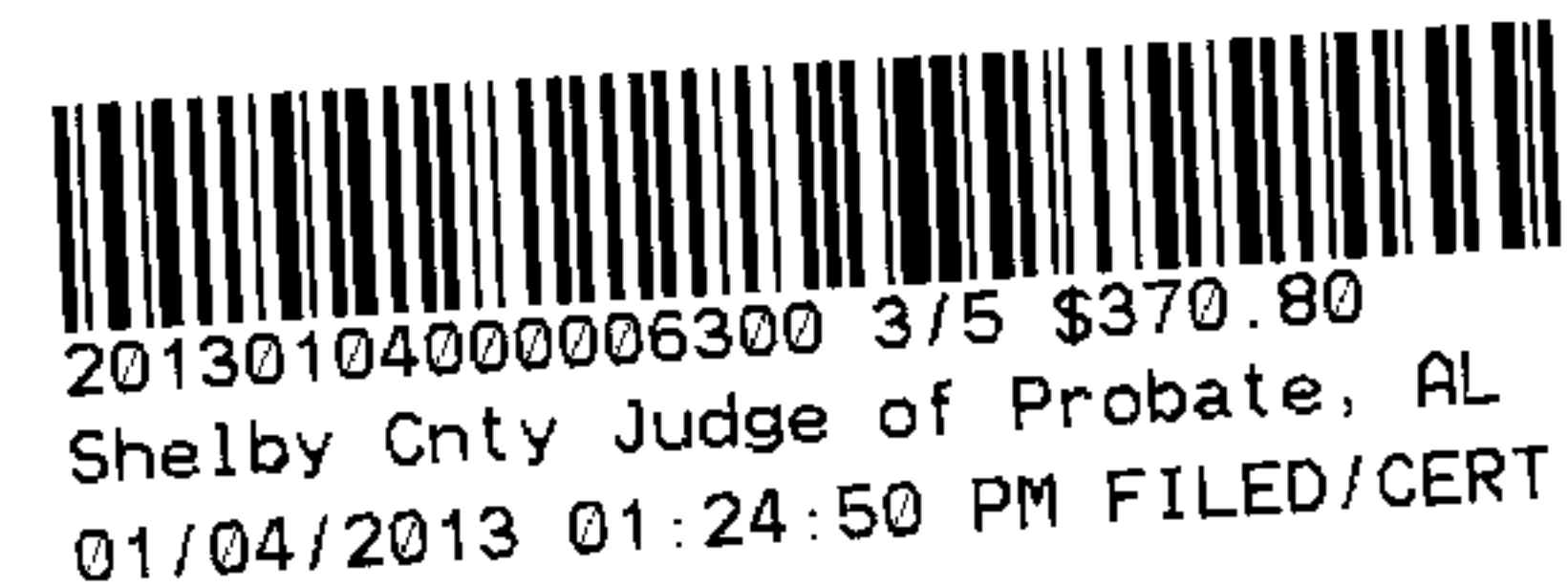
The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, 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 Loans Servicing, LP is a subsidiary of Bank of America, N.A.



SIGNED AND ACCEPTED THIS 1 DAY OF December 2010
BY

Lorentae L Alexander
Lorentae L Alexander



(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ALABAMA, County of Jefferson On this 1 day of December,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Lorentae L Alexander

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 she executed the
same.

Witness my hand and official seal.

Signature Kelleigh C. Cramble
Name (typed or printed)

My commission expires
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov 5, 2013
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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: Patricia Pickens

12.19.12

Patricia Pickens, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

COUNTY OF HARRIS

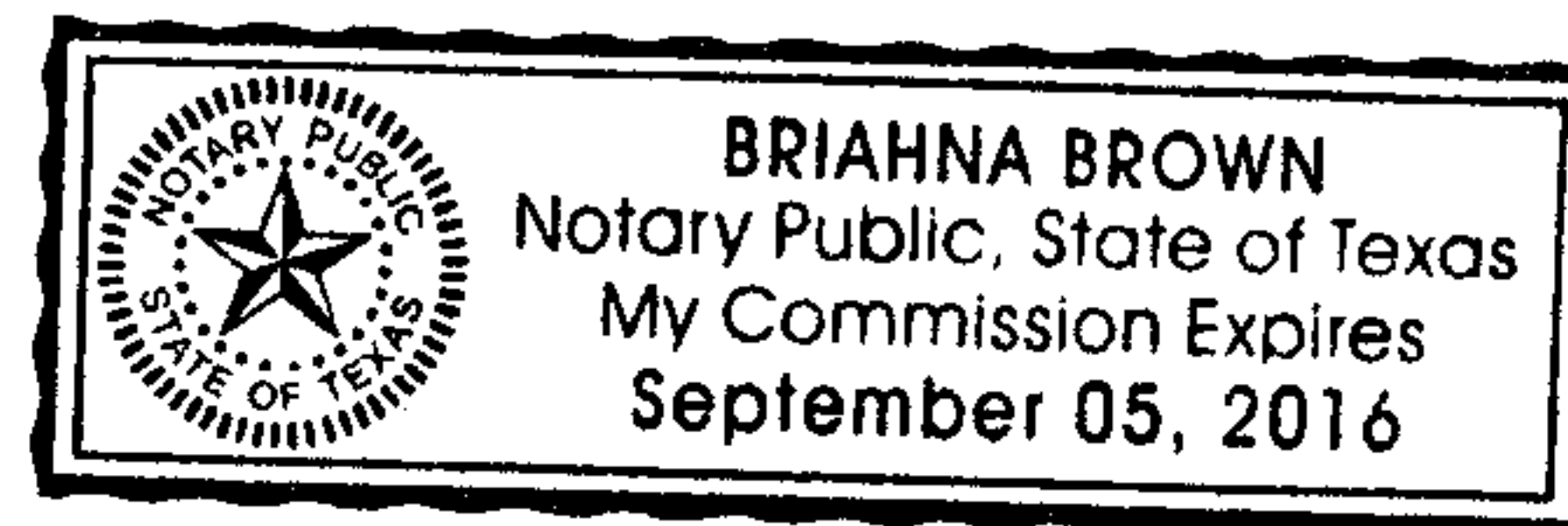
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On December 19, 2012 before me, Briahna Brown Notary Public-Stewart Lender Services, Inc., personally appeared Patricia Pickens, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument 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 Briahna Brown


Briahna Brown



My commission expires: September 5, 2016

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Loan Number: 196815196

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EXHIBIT B

Borrower Name: LORENTAE ALEXANDER
Property Address: 693 FOREST LAKES DRIVE, STERRETT, AL 35147

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/18/2008 as Instrument/Document Number: 20081218000469650, 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: \$204,303.00
Current UPB: \$231,196.16

