

Shelby Cnty Judge of Probate, AL 03/01/2013 11:52:47 AM FILED/CERT

Recording Requested by

Bank of America, N.A. WHEN RECORDED MAIL TO:

WHEN RECORDED MAIL TO:
HOME RETENTION RECORDING DEPT.
Attn: Ramona Tongdee

Bank of America, NA 1001 Liberty Ave, SUITE 675 Pittsburgh, PA 15222 866.325.7046 / 412.325.7046 Original Mtg-\$146,574.00 New Money: 0.00

Ruth Bufalin, 1601 Liberty Avenue, Switc 675, Pittsburgh, PA15222

This document was prepared by Bank of America, N.A.

See Exhibit B for assignments of record if applicable

293184-3004

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on December 2, 2011, between CHRISTOPHER W. PHILLIPS and JAN A. PHILLIPS (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 28th day of December, 2000 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 113 VICTORIA STATION, ALABASTER, AL 35007.

The real property described being set forth as follows:

* Married

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:

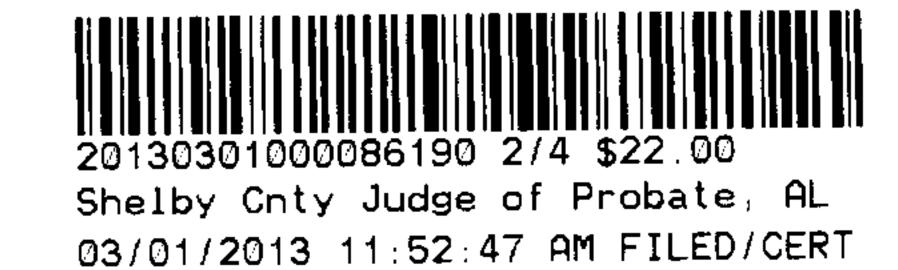
Borrower owes Lender the principal sum of one hundred thirty thousand five hundred fifty two and 73/100, (U.S. Dollars) (\$130,552.73). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2030. 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 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.

SIGNED AND ACCEPTED THIS 13 D	AY OF <u>December</u> 2011
CHRISTOPHER W. PHILLIPS	ANIA. PHILLIPS
Marital Status (mark one):Single ✓MarriedDivorcedWidowedDecline to ProvideOther:	Marital Status (mark one):Single _MarriedDivorcedWidowedDecline to ProvideOther:
State of AAAA, County of JEHEGO before me the undersigned, a Notary Publicappeared CHRISTOPHER W. PHILLIPS and to me on the basis of satisfactory evidence to subscribed to the foregoing instrument and acknowledge of the same.	On this 13th day of December 2011 ic in and for said State, personally JAN A. PHILLIPS known to me, or proved be the person(s) whose name(s) is/are
WITNESS my hand and official seal. MUSON Simple Motary Signature Notary Public Printe	ed Name Place Seal Here
Notary Public Com COMMISSION EXPIRES 3/13/2013	mission Expiration Date

WDGGovLnModAgree

Page 2 of 4

WDGLMAGM 7382 07/20/2007



THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

SIGNED THIS DATE:	MAY 1 6 2012	<u> </u>		
By: Stephensey	lles			
Name: Stephanie C	asillas			
Title: Assistant S	ecretary			
Countrywide Home Loans,	Inc. (fka Countrywid	e Funding	Corporation)	
STATE OF (60/01d0) On 5-/6-/2 before r	COUN	TY OF	Broomfield	!
On 5-/6-/2 before r	ne, <u>Cher He</u>	<u></u>	Notary Public, p	ersonally
appeared Steph	anie Cassi	195		
personally known to me (or	proved to me on the	basis of s	satisfactory evidenc	e) to be the
person(s) whose name(s) is				
that he/she/they executed t				
his/her/their signatures (s)		e person(s), or entity upon bei	nait of which the
person(s) acted, executed t	he instrument.			
	*_:_t l	9	CHER HER	
WITNESS my hand and off	iciai seai.	NOTARY	Y PUBLIC, STATE OF COLO	DRADO K
$\mathcal{L}_{\mathcal{L}}$	Notary Signature			
	_ Notary Signature	My Comm	n. Expires December	27, 2015
Cher Her	_ Notary Public Printed	Name Pla	ace Seal Here	•
12-27-15	Notary Public Commission Expiration Date			

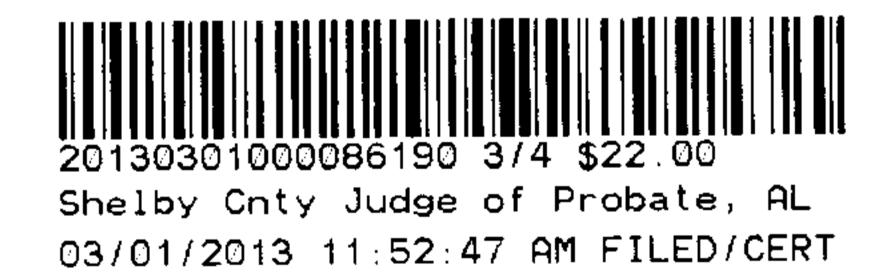


EXHIBIT A LEGAL DESCRIPTION

Lot 26 according to the Survey of Cedar Grove at Sterling Gate Sector 2, Phase 1 as recorded in Map Book 25, Page 52, Shelby County, Alabama Records.

20130301000086190 4/4 \$22.00

20130301000086190 4/4 \$22.00 Shelby Cnty Judge of Probate, AL 03/01/2013 11:52:47 AM FILED/CERT