

Recording Requested by

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

Bank of America, N.A. 1001 Liberty Avenue, Suite 675 Pittsburgh, PA 15222 36978 13007171

OIG MG 134,883.00 NEW MG 133,778.80 NEM MONEY 0.00

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

See Exhibit B for assignments of record if applicable

PHSDUAN PO 15000

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 24, 2012 between JENNIFER J KAHL (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 17th of April, 2008 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 108 FRANCES LANE, HELENA, AL 35080.

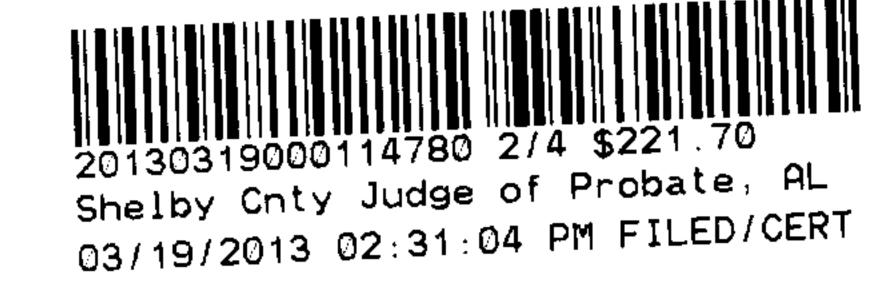
The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

PREVILEC41712008BOOK24 PAGE 75 20080407000139970 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-three thousand seven hundred seventy-eight and 8/10, (U.S. Dollars) (\$133,778.80). This debt is evidenced 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 November 1, 2042. 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 WDGGovLnModAgree Page 1 of 4 WDGLMAGM 7382 07/20/2007



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 \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	DAY OF 2012
BY Mall	
JENNIFER J KAHL	
Marital Status (mark one):Single X_MarriedDivorcedWidowedDecline to ProvideOther:	Marital Status (mark one):SingleMarriedDivorcedWidowed Decline to Provide Other:
Decime to FlovideOther.	Decime to FlovideOther.
State of	ned, a Notary Public in and for said State, on the basis of
Witness my hand and official seal. Notary Sig	nature
1 Al all	olic Printed Name Place Seal Here
MY COMMISSION EXPIRES September 30, Port	tlic Commission Expiration Date



Shelby Cnty Judge of Probate, AL 03/19/2013 02:31:04 PM FILED/CERT

DO NOT WRITE BELOW THIS LINE

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

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP By: Urban Settlement Services, LLC, its attorney in fact		
By:	Dated: DEC 2 2 2012	
Patrick Vigil Name: ASSISTANT SECRETARY		
Title :	FOR A	
Space below this line for A	cknowledgement]	
STATE OF COONTROLO		
On 12/22/12 before me, Luhn Thaslash Notary Public, personally		
appeared — Patrick Vi	<u> </u>	
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.		
Notary Signatu	ıre	
MNTDOWN Notary Public I	Printed Name Place Seal Here	
Notary Public (Commission Expiration Date	

LYNN HOLDSWORTH NOTARY PUBLIC, STATE OF COLORADO

My Comm. Expires December 27, 2015

Exhibit A

Lot 10, according to a Resurvey of Village Parrish a Townhome Community, as recorded in Map Book 24, Page 75, in the Probate Office of SHELBY County, ALABAMA.

20080407000139970 9/9 \$237.35 Shelby Cnty Judge of Probate, AL 04/07/2008 02:36:44PM FILED/CERT

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