



20130319000114780 1/4 \$221.70  
Shelby Cnty Judge of Probate, AL  
03/19/2013 02:31:04 PM FILED/CERT

Recording Requested by

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

OLG MTG 134,883.00  
NEW MTG 133,778.80  
NEW MONEY 0.00

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

369278 13007117  
This document was prepared by Bank of America, N.A.

CASHA FIELDS  
1001 LIBERTY AVE SUITE 675  
PITTSBURGH PA 15222  
Space Above for Recorder's Use

See Exhibit B for assignments of record if applicable

**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**

PREV REC 4/17/2008 BOOK 24 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

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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 17 DAY OF Dec 2012  
BY

JENNIFER J KAHL  
JENNIFER J KAHL

Marital Status (mark one):  
 Single  Married  Divorced  
 Widowed  
 Decline to Provide  Other: \_\_\_\_\_

Marital Status (mark one):  
 Single  Married  Divorced  
 Widowed  
 Decline to Provide  Other: \_\_\_\_\_

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Alabama, County of Shelby On this 17 day  
of Dec 2012 before me the undersigned, a Notary Public in and for said State,  
personally appeared JENNIFER J KAHL 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 \_\_\_\_\_ executed the same.

Witness my hand and official seal.

Laurel Angel Notary Signature

Laurel Angel Notary Public Printed Name Place Seal Here

MY COMMISSION EXPIRES September 30, 2015 Public Commission Expiration Date





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**DO NOT WRITE BELOW THIS LINE**

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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 22 2012

**Patrick Vigil**

Name: **ASSISTANT SECRETARY**  
Title :

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On 12/22/12 before me, Lynn Holdsworth Notary Public, personally appeared Patrick Vigil

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 Signature

Notary Public 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.



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