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Bank of America, N.A.

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Bank of America, N.A.
9000 Southside Blvd. Bldg. 700
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Jacksonville, FL 32256
Prepared by: **SHERARD BROWN**
DOC. ID#: **40020797131120582**
MERS Phone#: 1-888-679-6377


20130425000168660 1/5 \$24.00
Shelby Cnty Judge of Probate, AL
04/25/2013 01:40:09 PM FILED/CERT

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100050227090813003

This Loan Modification Agreement (the "Agreement"), made this **7th** day of **March**, **2013** between **ALBERT D BREWER, BERONICA S BROOKS-BREWER, AS HUSBAND AND WIFE**, (the "Borrowers") and **FIRST FEDERAL BANK**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **October 16, 2009** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **November 30, 2009** as Instrument Number **20091130000438700** in the Official Records of the **SHELBY** County, State of **ALABAMA** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**160 RED BAY DRIVE
MAYLENE, AL 35114**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO CORRECT THE PROPERTY ADDRESS TO THE MORTGAGE AND RIDER TO READ: 160 RED BAY DRIVE, MAYLENE, AL 35114**

The Borrowers 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.

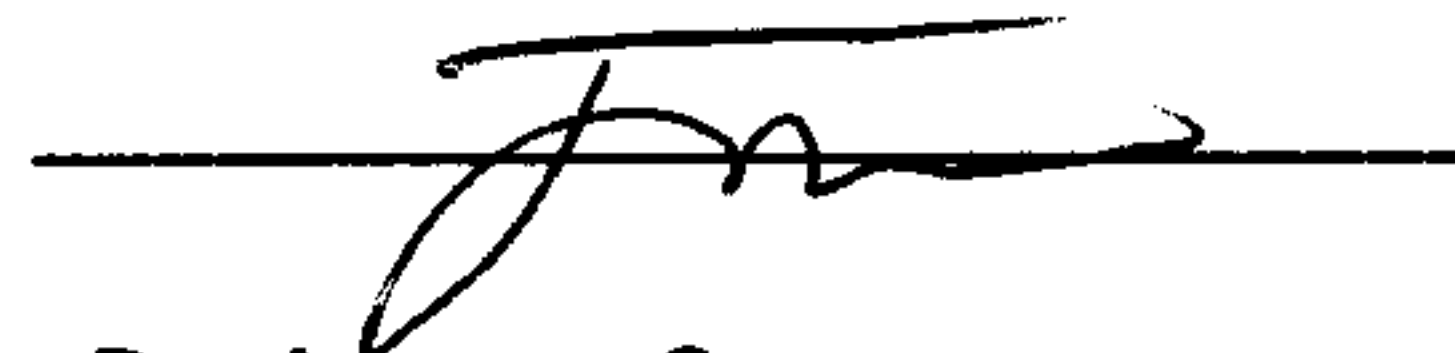
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in 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.

**Bank of America, N.A, successor by merger
First Federal Bank**



**By: Cathy M Callahan
Its: Assistant Vice President**

Mortgage Electronic Registration Systems, Inc



**By: Joanne Sango
Its: Assistant Secretary**



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Bank of America, N.A.

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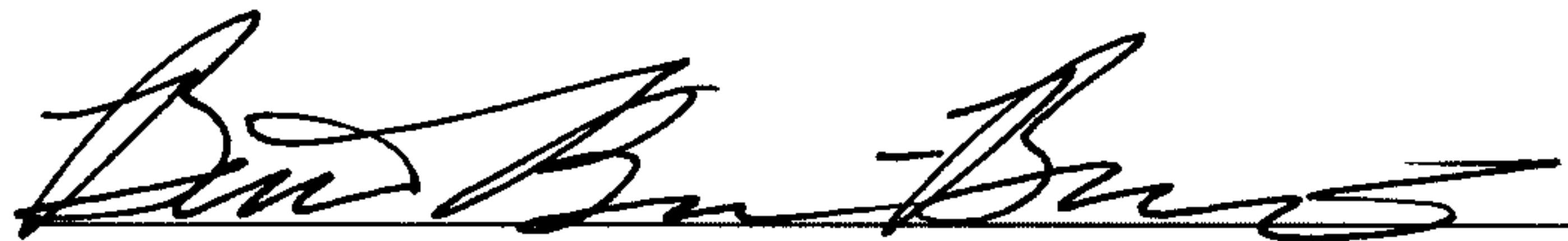
By: Joanne Sango
Its: Assistant Secretary

Mortgage Electronic Registration Systems, Inc.

By: Joanne Sango
Its: Assistant Secretary



ALBERT D BREWER



BERONICA S BROOKS-BREWER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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STATE OF Alabama

)
) SS.
)

COUNTY OF Shelby

On this 16th Day of March 2013, BEFORE ME,

Brent T. Old, (Notary Public)

personally appeared, **ALBERT D BREWER, BERONICA S BROOKS-BREWER**, 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 foregoing 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL


Notary Public

(SEAL)

Commission Expires: 4/17/16

STATE OF _____

COUNTY OF _____

On _____ before me, **Josephine Castriota**, Notary Public, personally appeared **Joanne Sango**, who 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature _____

(SEAL)


20130425000168660 4/5 \$24.00
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GENERAL ACKNOWLEDGEMENT

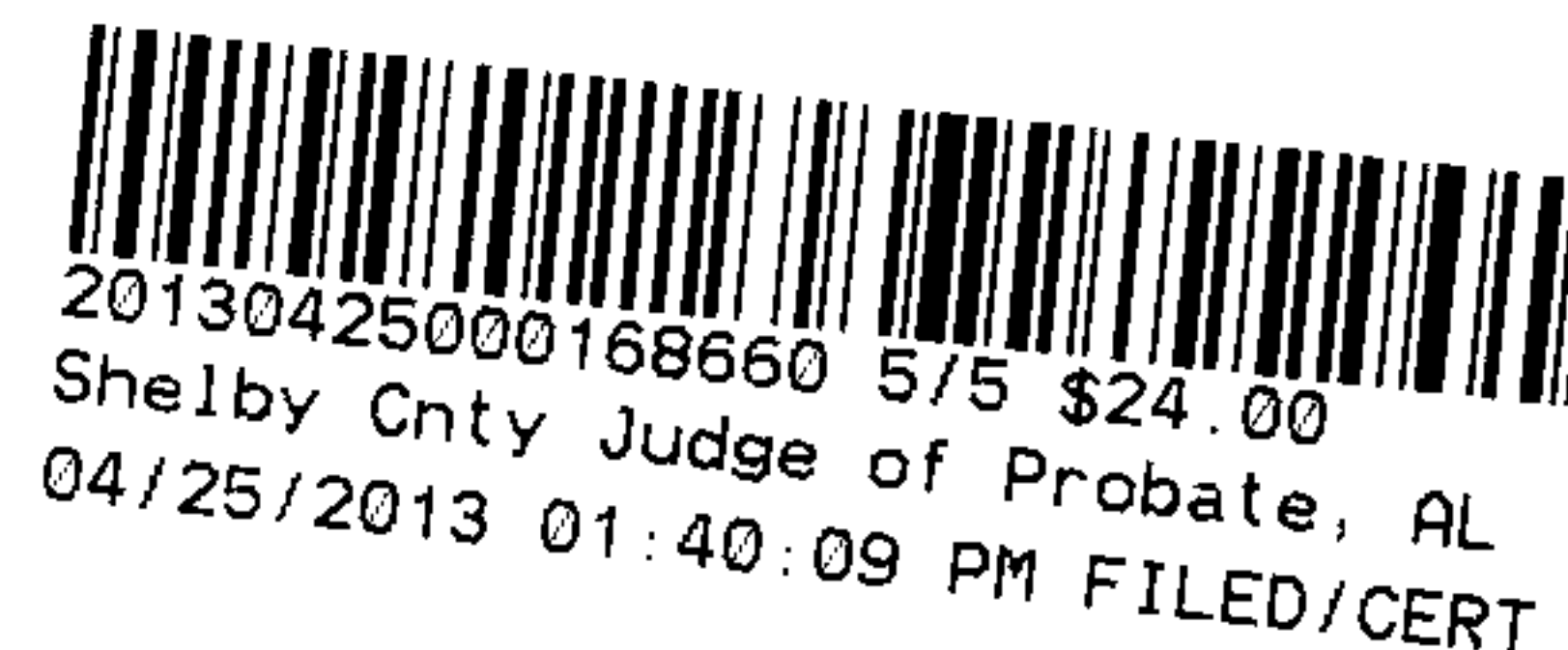
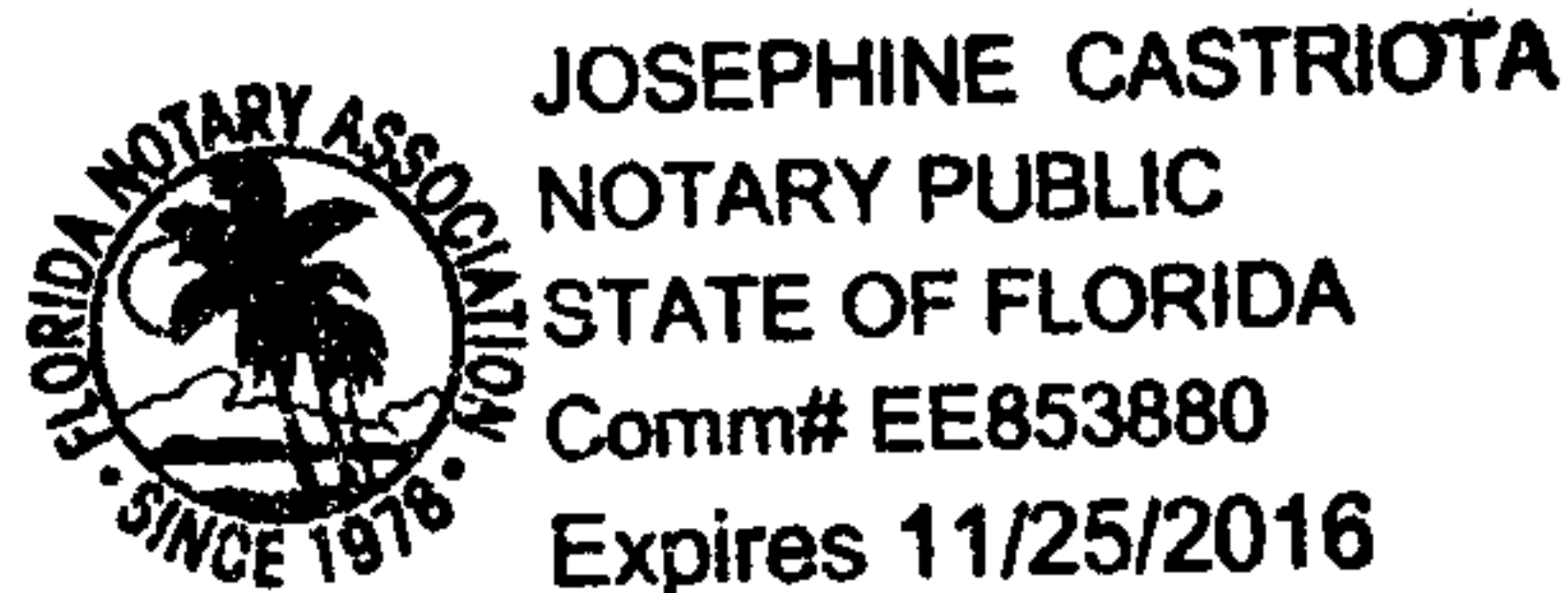
State of Florida
County of Duval

On APRIL 15, 2013 before me, Josephine Castriota, Notary Public,

personally appeared, Cathy M. Callahan, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Josephine Castriota
Josephine Castriota
Commission #: 853880
My Commission Expires: 11/25/2016



GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On APRIL 15, 2013 before me, Josephine Castriota, Notary Public,

personally appeared, Joanne Sango, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Josephine Castriota
Josephine Castriota
Commission #: EE853880
My Commission Expires: 11/25/2016

