

20130605000229750 1/4 \$148.80
Shelby Cnty Judge of Probate, AL
06/05/2013 01:56:01 PM FILED/CERT

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

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

See Exhibit B for assignments of record if applicable

Chad Simpson
1001 Liberty Ave Ste 675
Pittsburgh, PA 15222

Prev Rec Info 4-20-2000

Inst # 2000-12960

Manita L is
Husband & Wife

Space Above for Recorder's Use

339639-7777

LOAN MODIFICATION AGREEMENT

New money \$8,208.56

This Loan Modification Agreement (the "Agreement"), made on August 22, 2012 between STEWART DEERMAN and TRACY DEERMAN (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 30th of May, 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 108 MEADOW GREEN DRIVE, MONTEVALLO, AL 35115.

Unpaid Principal Balance - \$85,192.56

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 eighty-five thousand one hundred ninety-two and 56/100, (U.S. Dollars) (\$85,192.56). 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 September 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

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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 20th DAY OF September, 2012
BY
Stewart Deerman Tracy Deerman
STEWART DEERMAN TRACY DEERMAN

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)

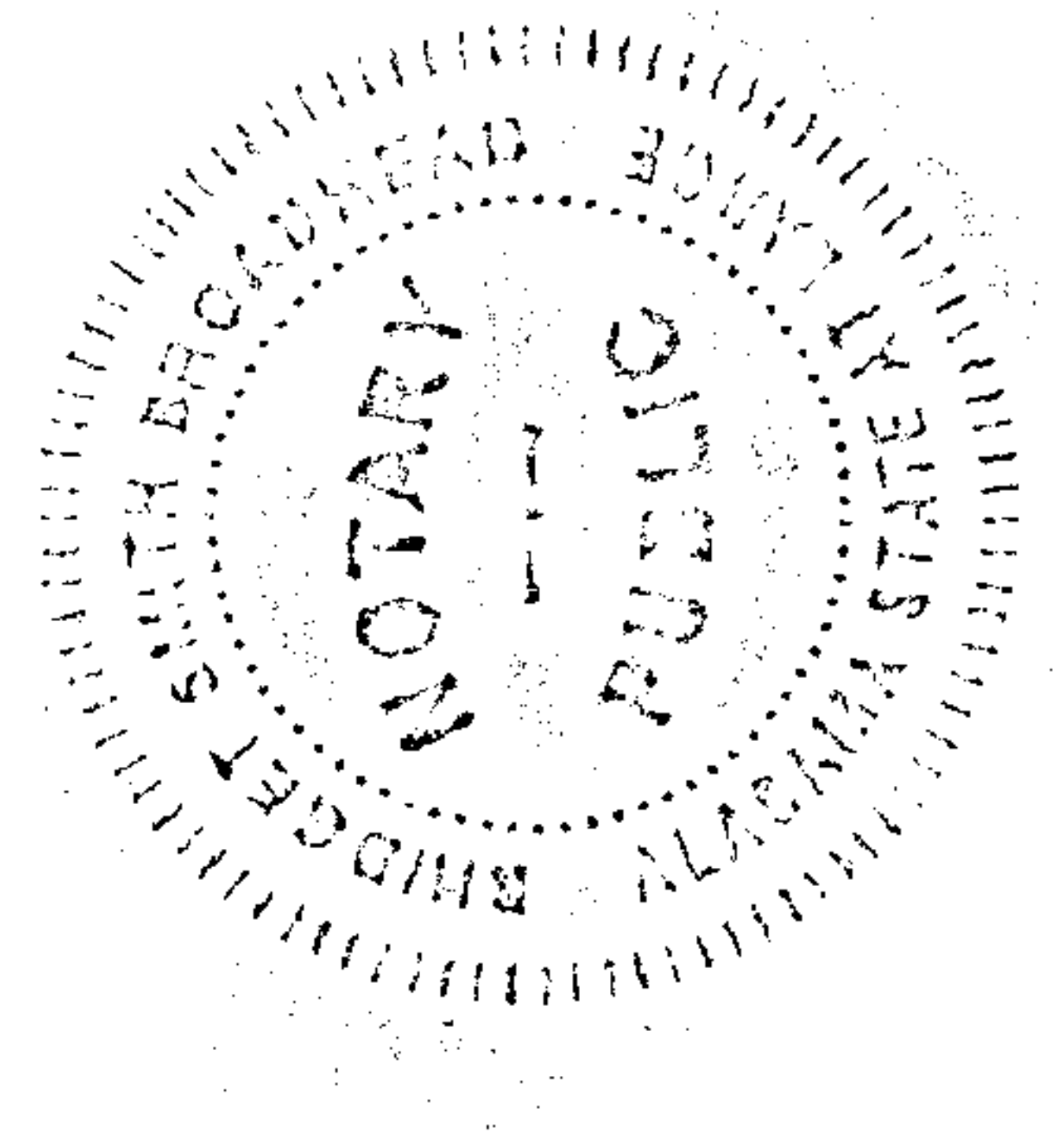
State of Alabama, County of Shelby On this 20th day of September 2012 before me the undersigned, a Notary Public in and for said State, personally appeared STEWART DEERMAN and TRACY DEERMAN known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

Witness my hand and official seal.

Bridget Broadhead Notary Signature

Bridget Broadhead Notary Public Printed Name Place Seal Here

September 24, 2013 Notary Public Commission Expiration Date



NOTARY PUBLIC STATE OF ALABAMA AT LAW
MY COMMISSION EXPIRES: Sept 24, 2013
JOINED TO THE NOTARY PUBLIC UNDER A...



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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: Urban Settlement Services, LLC, its attorney in fact

By: 

Dated: NOV 20 2012

Name **Matthew Pittman**
Title : **ASSISTANT SECRETARY**

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 11-20-12 before Me, Sherry Lynn Brown Notary Public, personally appeared Matthew Pittman 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

 Notary Signature

Sherry Lynn Brown Notary Public Printed Name Please Seal Here

12-27-15 Notary Public Commission Expiration Date

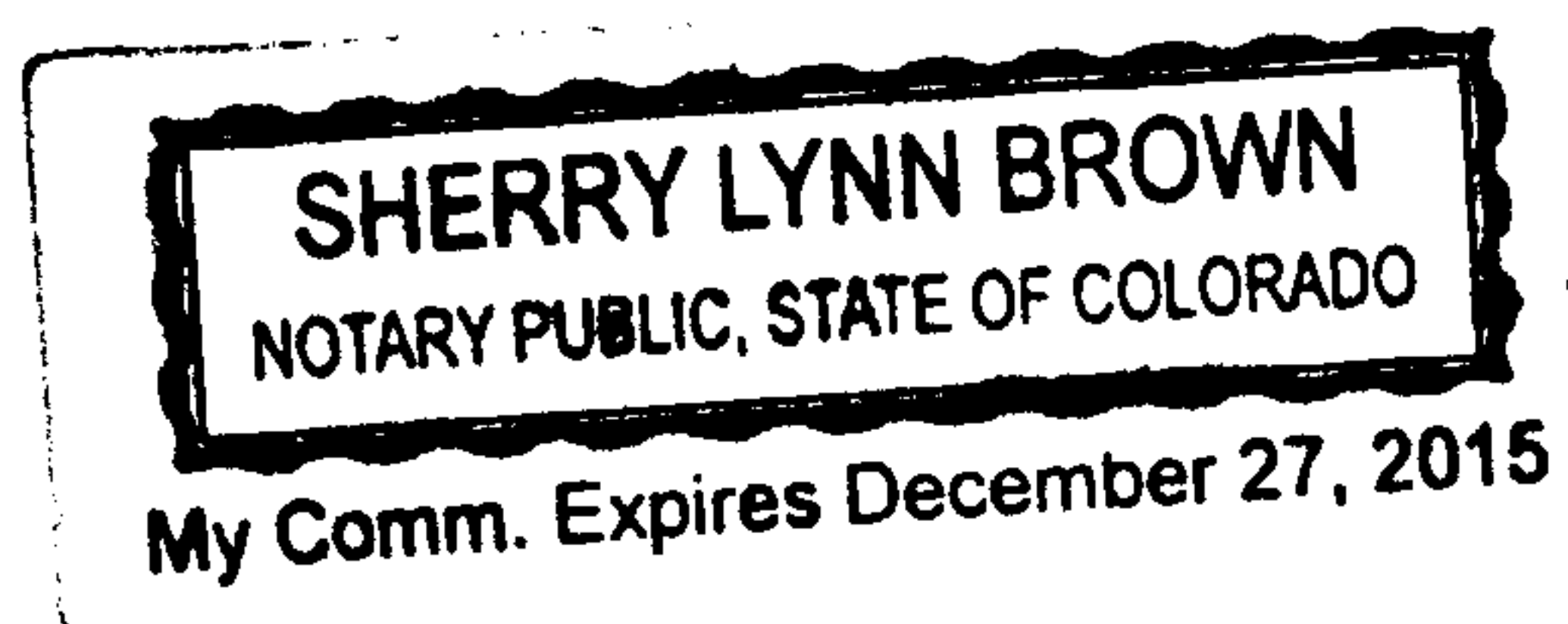


EXHIBIT A

LEGAL DESCRIPTION

LOT 16, BLOCK 2, ACCORDING TO THE SURVEY OF MEADOWGREEN, AS RECORDED IN MAP BOOK 6
PAGE 59 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY
ALABAMA.

