
20140115000014200 1/5 \$27.00
Shelby Cnty Judge of Probate, AL
01/15/2014 11:57:34 AM FILED/CERT

LOAN MODIFICATION AGREEMENT

RECORDING REQUESTED BY &
RETURN TO:
BANK OF AMERICA, N.A.
ATTN: HOME RETENTION DIVISION
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021

Prepared by: JULIE ROMERO
BANK OF AMERICA, N.A.
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021
528920-7777

GRANTOR(S): LARRY WAYNE TURNER , An Unmarried Man
GRANTEE: Bank of America, N.A.

Prev. Rec. Info: 10/07/2009 INST 20091007000380460

APN: 22-8-34-1-009-032-000

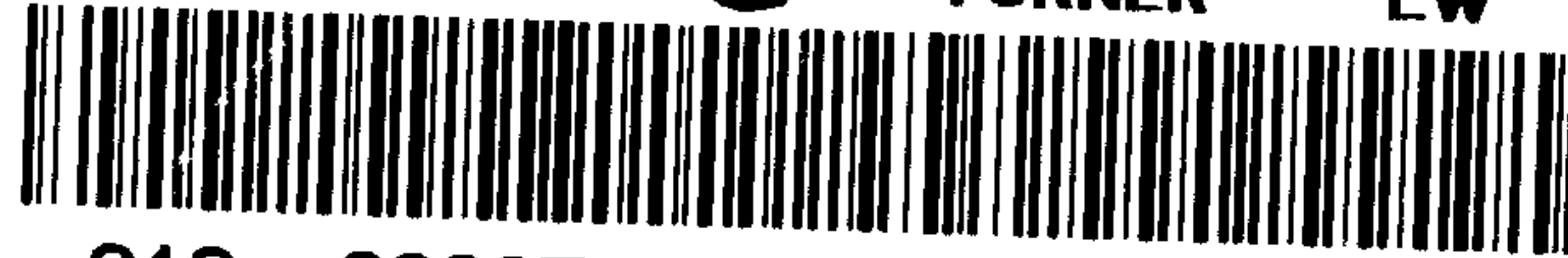
ORIGINAL MTG: \$134,630.00
NEW MTG: \$ 131,308.49
NEW MONEY: \$0.00

RECORDING REQUESTED BY
Bank of America, N.A.
Attn Home Retention Division:
11802 RIDGE PARKWAY, SUITE 100 HRM
BROOMFIELD, CO 80021

00000240

TURNER

LW



610 208072219 MOD 001 001

Loan #: 208072219

-----FOR INTERNAL USE ONLY-----

LOAN MODIFICATION AGREEMENT
(Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 13th day of September 2012, between LARRY WAYNE TURNER, and Bank of America, N.A. (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 29th day of September 2009 and in the amount of \$134,630.00 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at 1272 KENSINGTON BLVD, CALERA, AL 35040.

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1 As of the 1st day of November 2012, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$131,308.49 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- 2 The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.000% from the 1st day of October 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$739.32 beginning on the 1st day of November 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of October 2039 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- 3 The Borrower will make such payments at PO Box 515503, Los Angeles, CA 90051-6803 or at such other place as the Lender may require.
- 4 Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
- 5 In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as Documents. Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.



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As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing

Larry Wayne Turner
LARRY WAYNE TURNER

Sept. 20, 2012
Dated

MARITAL: AN UNMARRIED MAN

STATE OF Alabama

COUNTY OF Shelby

On September 20, 2012

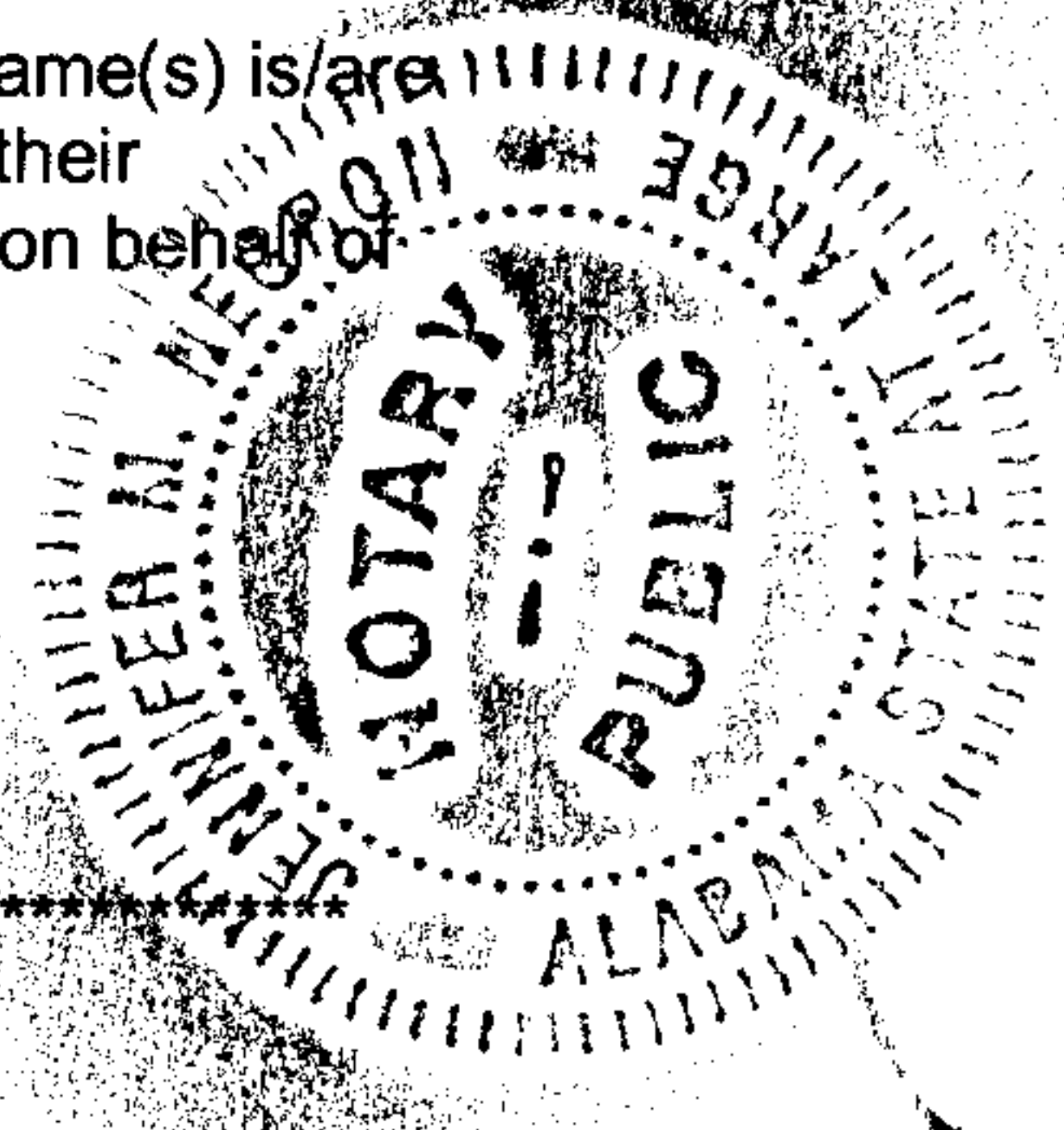
Before Jennifer Neagon

Notary Public, personally appeared Larry Wayne Turner

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.

Jennifer Neagon
Signature



Bank of America, N.A.

By:

Dated:

STATE OF _____

COUNTY OF _____

On _____

Before _____

Notary Public, personally appeared _____

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.

Signature



20140115000014200 3/5 \$27.00
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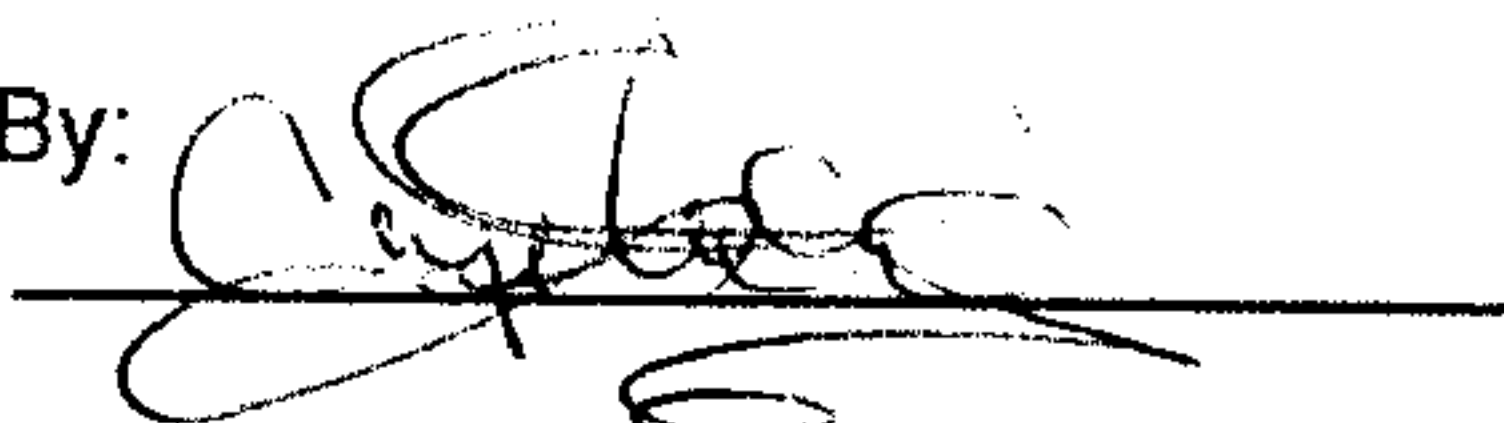
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DO NOT WRITE BELOW THIS LINE.

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:

JAN 08 2014

Name: CRYSTAL MUAS

Title : ASSISTANT SECRETARY

[Space below this line for Acknowledgement]

STATE OF COLORADO

COUNTY OF BROOMFIELD

On 1/8/14 before Me, ANDRE O BANDELIER Notary Public, personally appeared
CRYSTAL MUAS 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

ANDRE O BANDELIER

Notary Public Printed Name Please Seal Here

FEBRUARY 13, 2017

Notary Public Commission Expiration Date

ANDRE O BANDELIER
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20134000600
COMMISSION EXPIRES FEB. 13, 2017

EXHIBIT A

LEGAL DESCRIPTION

LOT 47, ACCORDING TO THE SURVEY OF KENSINGTON PLACE, PHASE 1, SECTOR 1,
AS RECORDED IN MAP BOOK 37, PAGE 147, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.



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