


20140527000159010 1/6 \$78.50
Shelby Cnty Judge of Probate, AL
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This Document Prepared By:
MARY J EBLEN
WELLS FARGO BANK, N.A.
MAC # X2303-01N
1 HOME CAMPUS
DES MOINES, IA 50328

When Recorded Mail To:
WELLS FARGO BANK, N.A.
ATTN: LIEN PROCESSING
P.O. BOX 31557
BILLINGS, MT 59107-9900

Tax/Parcel No. 09-8-27-0-002-075.000

_____[Space Above This Line for Recording Data]_____

Original Principal Amount: \$35,000.00

Investor Loan No.:

Unpaid Principal Amount: \$32,904.85

Loan No: (scan barcode)

New Principal Amount \$32,904.85

New Money (Cap): \$0.00

MODIFICATION TO MORTGAGE

(Providing for Fixed Interest Rate)

This Modification Agreement ("Agreement"), made this 14TH day of APRIL, 2014, between **MEGAN B HALLIGAN AND WILLIAM H HALLIGAN, WIFE AND HUSBAND** ("Borrower" or "Grantor") whose address is **366 CHESSER PLANTATION LA 75-1, CHELSEA, ALABAMA 35043** and **WELLS FARGO BANK, N.A.** ("Lender") whose address is **1 HOME CAMPUS, DES MOINES, IA 50328**, Lender and Borrower are collectively referred to as the "Parties".

RECITALS:

- A. Borrower executed and delivered to Lender that certain **MORTGAGE** dated **DECEMBER 18, 2006**, securing the Debt Instrument of the Note bearing the same date as (together with any renewals,

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ALABAMA

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extensions, or modifications to the Debt Instrument made prior to the date of this Agreement), recorded on **DECEMBER 21, 2006** in **INSTRUMENT NO. 20061221000621140** of the Records of the Office of the Probate judge of the **COUNTY** of **SHELBY**, State of **ALABAMA** (the "Security Instrument"), and covering the property described in the Security Instrument and located at **366 CHESSER PLANTATION LA 75-1, CHELSEA, ALABAMA 35043** (the "Property"), more particularly described as follows

EXHIBIT A

- B. This section is intentionally left blank
- C. The security Instrument currently provides for
A payment in full date of **DECEMBER 20, 2016**
- D. The parties desire to change the security instrument to provide for
A payment in full date of **MARCH 1, 2054**
- E. The parties wish to modify and amend the Security Instrument to reflect the above change.

AGREEMENTS

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge Borrower and Lender agree as follows:

1. The Security instrument is modified and amended as follows:
The payment in full date is **MARCH 1, 2054**.
2. All capitalized terms not defined herein shall have the meanings set forth in the Security Instrument.
3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Security Instrument(Including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lenders security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security instrument and the Debt Instrument at the time and in the manner therein provided.
4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Security Instrument, the provisions of this Agreement shall control.
5. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Security Instrument or the Debt instrument.
6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt instrument. The co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and the Security Instrument 9as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.
7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.

8. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Notice of Special Flood Hazard disclosure.
9. By Signing below, Borrower acknowledges that Borrower has received, read and agrees to the terms of this Agreement and that Borrower has retained a copy of this Agreement.

The Parties have executed this Agreement under seal as of the day and year first above written.



In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA DBA AMERICA'S SERVICING COMPANY

Sm. Naeem Ayub

04/24/2014

By SM Naeem Ayub

(print name)
(title)

Date

Vice President Loan Documentation

LENDER ACKNOWLEDGMENT

STATE OF MN

COUNTY OF Dakota

The instrument was acknowledged before me this

4/24/2014

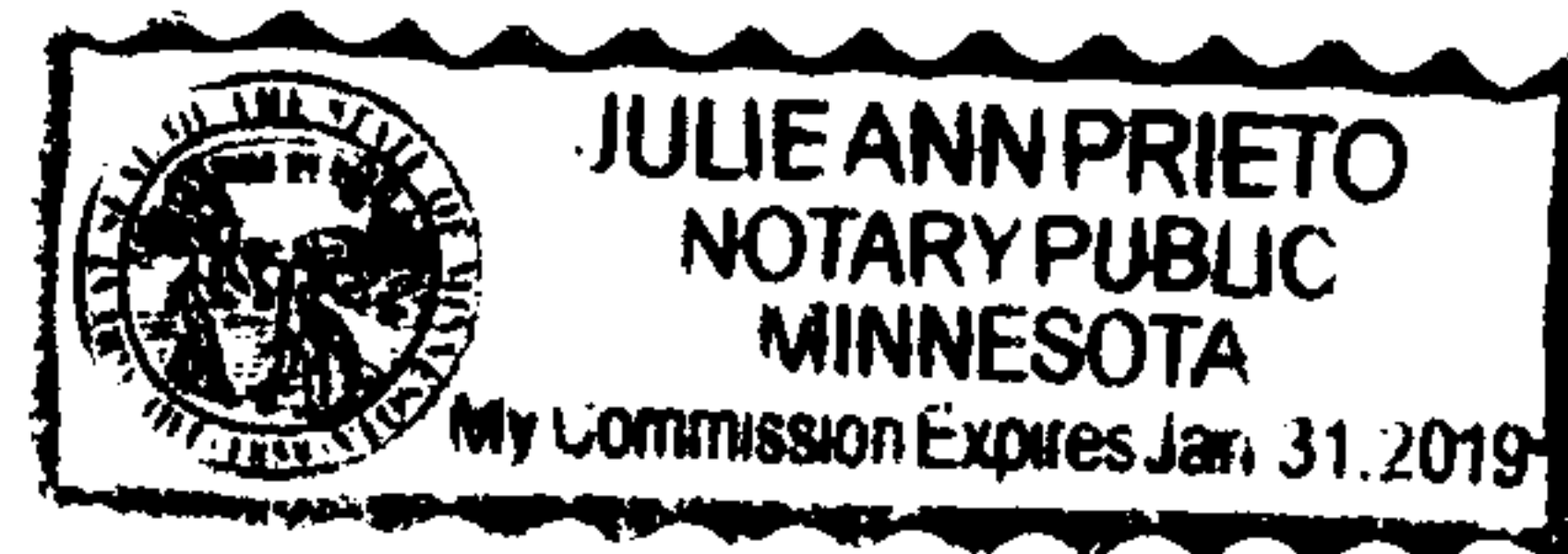
by

SM Naeem Ayub

the

Vice President Loan Documentation of WELLS FARGO BANK, NA DBA AMERICA'S
SERVICING COMPANY, a Vice President Loan Documentation, on behalf of said company.

Julie Ann Prieto
Notary Public



Printed Name: Julie Ann Prieto

My commission expires: 1/31/2019

THIS DOCUMENT WAS PREPARED BY:

MARY J EBLEN

WELLS FARGO BANK, N.A.

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In Witness Whereof, I have executed this Agreement.

Megan B. Halligan
Borrower: MEGAN B HALLIGAN

4/18/14
Date

William H. Halligan
Borrower: WILLIAM H HALLIGAN

4/18/14
Date

Borrower: _____

Date

Borrower: _____

Date

[Signature] [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

The State of Alabama)
Jefferson County)

I, a Notary Public, hereby certify that **MEGAN B HALLIGAN AND WILLIAM H HALLIGAN, WIFE AND HUSBAND** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 18th day of April, 2014.

[Signature]
Notary Public

Print Name: Sharon R. Williams

My commission expires: 12-08-2016



EXHIBIT "A"

**Lot 75, according to the Amended Survey of Chesser Plantation, Phase I, Sector I, as
recorded in Map Book 31, Page 21 A&B, in the Probate Office of Shelby County, Alabama;
being situated in Shelby County, Alabama.**


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