

20140718000221300  
07/18/2014 03:53:21 PM  
MORT 1/5

----- [Space Above This Line for Recording Data] -----

Prepared by:  
HomeBridge Financial Services Inc.  
Attn: Jaclyn Maley, Loss Mitigation Dept.  
425 Phillips Blvd., Ewing, N.J. 08618

Please Record and Return to:

FHA #011-6511583/703  
Loan #0026323618

BLACKSTONE SETTLEMENT SERVICES  
305 Old York Road, Suite 310  
Jenkintown, PA 19046

**LOAN MODIFICATION AGREEMENT**  
**(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 6<sup>th</sup> day of June, 2014, between Lynjerica C. Evans, a **Single Individual** whose address is 1028 Garnet Drive, Calera, Alabama 35040 ("Borrower") and Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Real Estate Mortgage Network, Inc., whose address is c/o Cenlar FSB, 425 Phillips Blvd., Ewing, N.J. 08618 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, in the amount of \$144,230.00 payable to Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Real Estate Mortgage Network, Inc. dated September 1, 2009, and recorded on September 2, 2009 as Document No. 20090902000339620, in the Office of the Shelby County Judge of Probate, Alabama, 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 the "Property", located at

**1028 Garnet Drive, Calera, Alabama 35040,**

The real property described being set forth as follows:

**See Exhibit "A" Attached Hereto and Made a Part Hereof.**

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 **July 1, 2014**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$**141,237.92** consisting of the unpaid amount(s) loaned to the Borrower by the Lender and any capitalized interest, escrows, costs and fees to date. The Unpaid Principal Balance prior to the Modification was \$**135,727.48**.
- 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 **4.125%**, from **July 1, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. \$**684.51** beginning on the 1<sup>st</sup> day of **August, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **July 1, 2044** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at:

HomeBridge Financial Services Inc.  
425 Phillips Blvd., Ewing, N.J. 08618

or at such other place as the Lender may require.

- 3) If all or any part of the Property or any interest in it is sold or transferred (or if beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

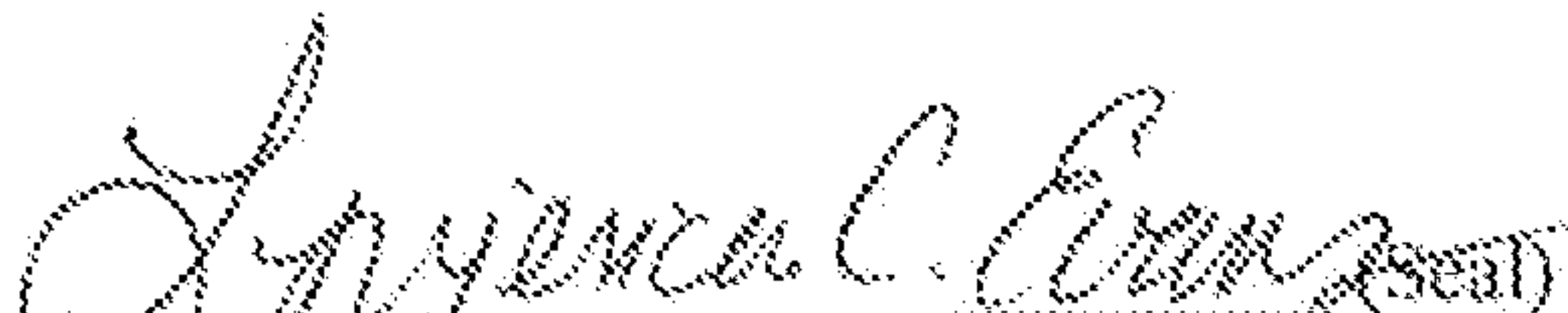
If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- 4) The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as the date specified in paragraph No. 1 above:
  - a. all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - b. all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
- 5) 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 of the terms and provisions thereof, as amended by this Agreement.

Mortgage Electronic Registration  
Systems, Inc. ("MERS") as Nominee  
for Real Estate Mortgage Network, Inc.  
(Lender)

By:  6/29/14

Title: **Marianne Doroba**  
**Vice President**

 (Seal)  
Lynjerica C. Evans - Borrower

..... (Seal)  
- Borrower

Dated as to Lender: 6/27/14

20140718000221300 07/18/2014 03:53:21 PM MORT 3/5  
NOTARY'S ACKNOWLEDGEMENT

Loan Modification  
Lynjerica C. Evans  
Loan #0026323618

STATE OF ALABAMA

COUNTY OF Shelby SS:

On June 12<sup>th</sup>, 2014 before me, Adam W. Holmes,  
personally appeared **Lynjerica C. Evans, a Single Individual**, who proved to me on the basis of satisfactory  
evidence to be the persons whose name is subscribed to the within instrument and acknowledged to me that they  
executed the same in they authorized capacities, and that by their signatures on the instrument the person, or the  
entity upon behalf of which the persons acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is  
true and correct.

WITNESS my hand and official seal.

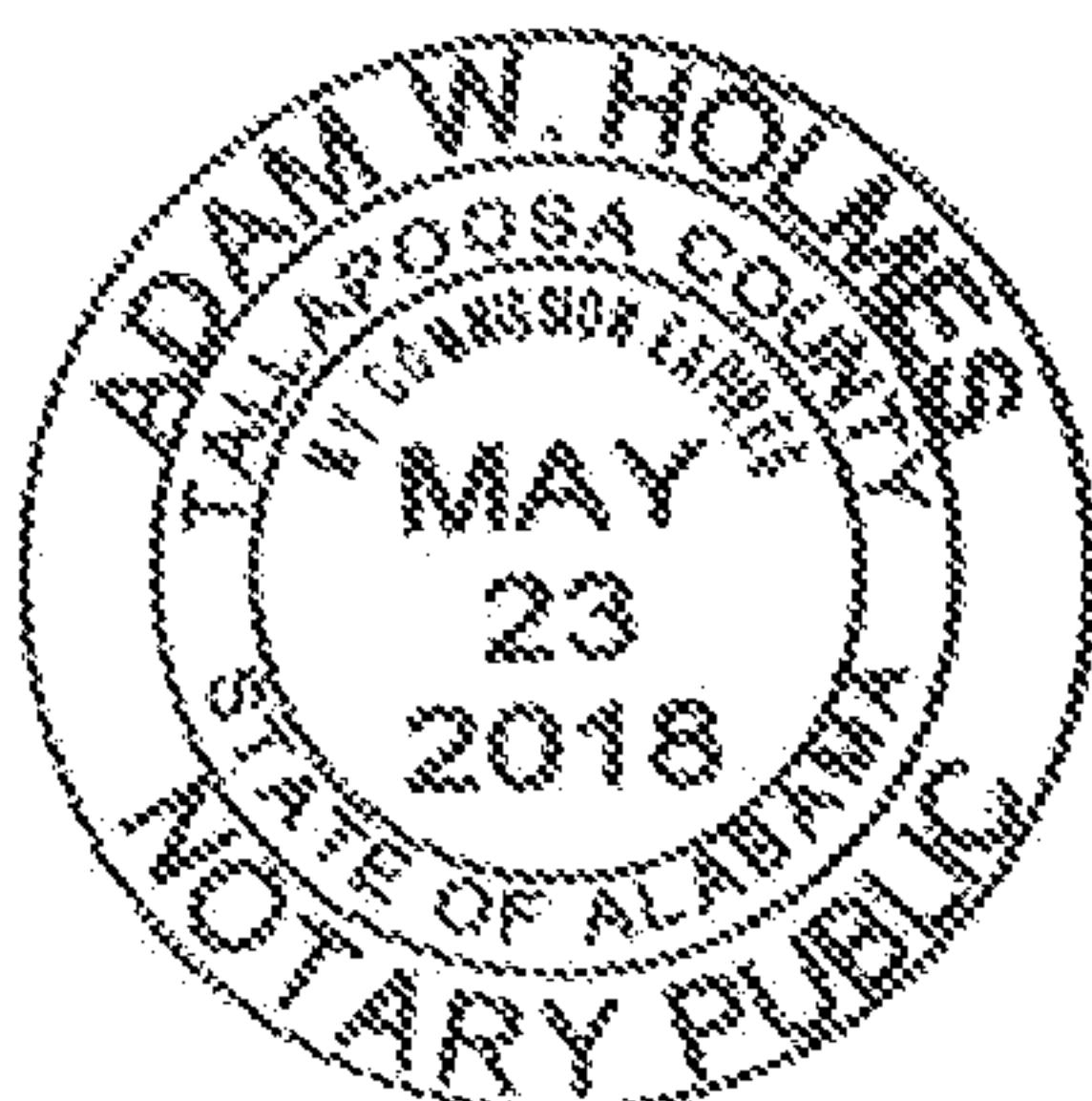
Adam W. Holmes  
Notary Public

Printed Name: Adam W. Holmes

My Commission Expires:

05/23/2018

SEAL/STAMP





# NOTARY ACKNOWLEDGEMENT

Loan Modification  
Evans, Lynjerica C.  
Loan #0026323618

State of New Jersey, County of Mercer )ss:

I CERTIFY that on this the 27<sup>th</sup> day of June, 2014, Marianne Doroba Vice President of Mortgage Electronic Registration Systems, Inc. ("MERS") at 425 Phillips Blvd., Ewing, NJ 08618 personally came before me and acknowledged under oath to my satisfaction, that this person:

- a) is named in and personally signed the attached document; and
- b) signed and delivered this document as her act and deed; and for the purposes therein expressed.

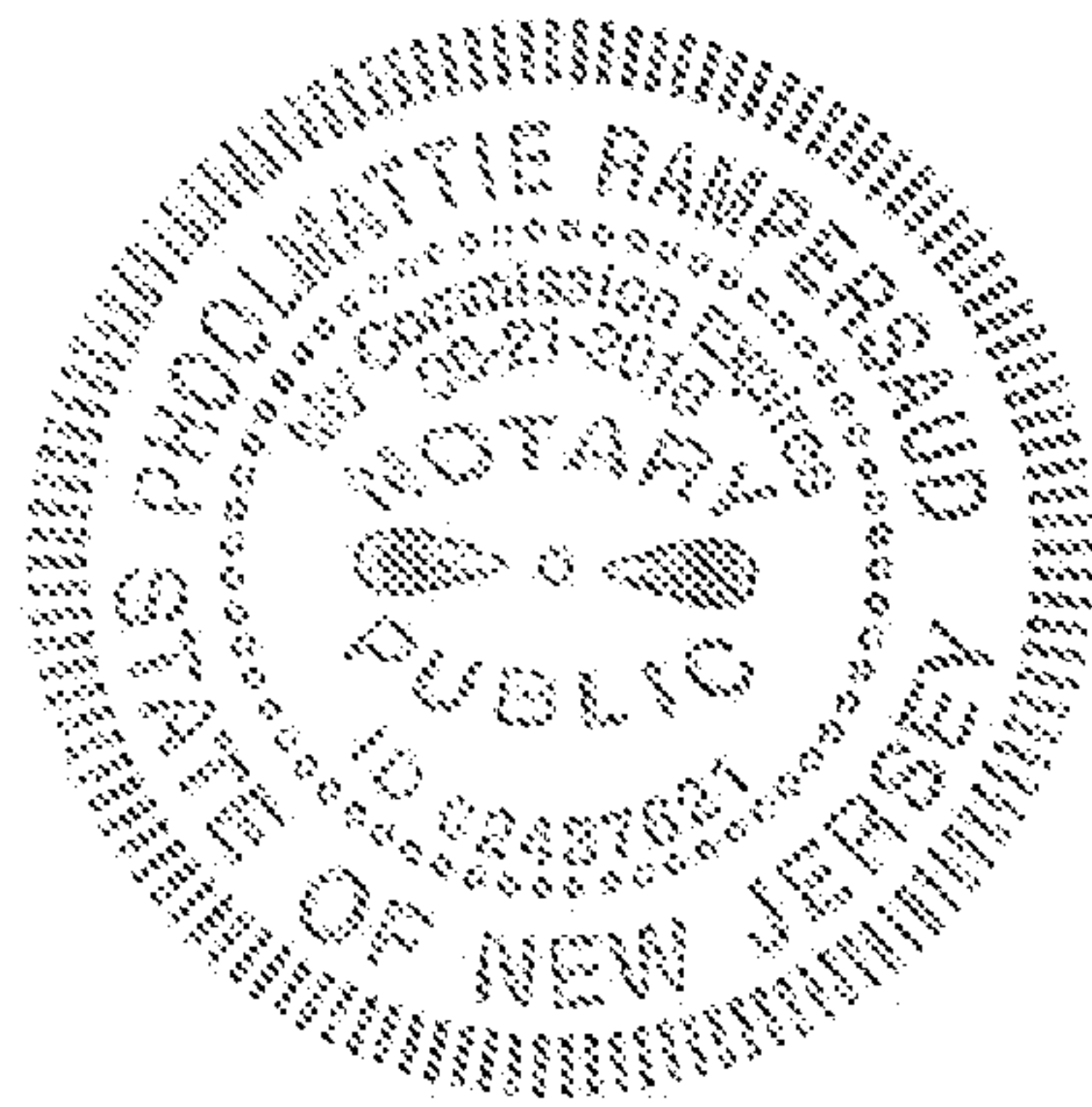
Phoolmattie Rampersaud  
Notary Public

Print Name: Phoolmattie Rampersaud

My commission expires:

.....

SEAL/STAMP



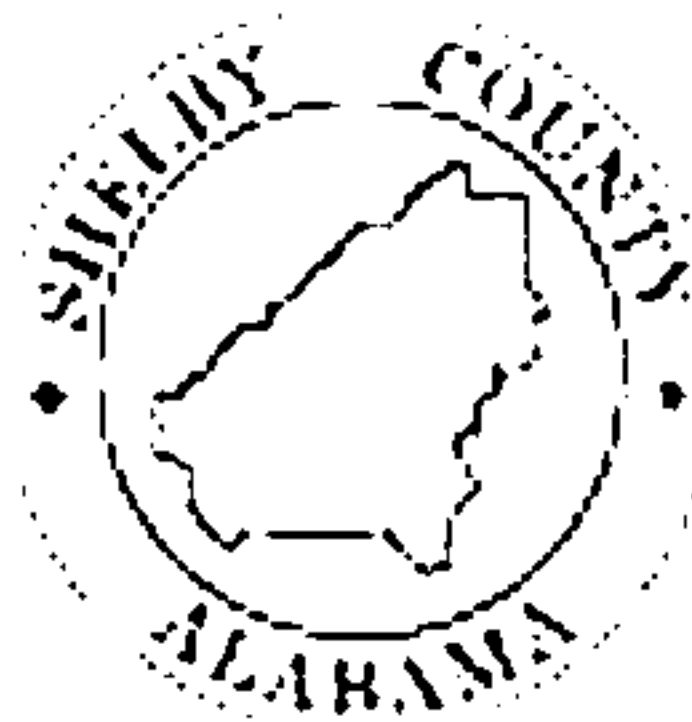
Loan Modification  
Lynjerica C. Evans  
Loan #0026323618

EXHIBIT A

Legal (Per Deed):

Lot 71, according to the Survey of Emerald Ridge Sector III, as recorded in Map Book 39, Page 35, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel No: 284174004043000



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
07/18/2014 03:53:21 PM  
\$237.95 CHERRY  
20140718000221300

A handwritten signature in black ink, appearing to read "J. W. Fuhrmeister".