

20140919000295070
09/19/2014 01:49:08 PM
MORTAMEN 1/3

~~When recorded mail to:~~ #:9268676

First American Title 

Loss Mitigation Title Services 12106.3

P.O. Box 27670

Santa Ana, CA 92799

RE: DUMAS - BMPG+

Prepared By: Carla Cristobal

U.S. Bank Home Mortgage

16900 West Capitol Drive

Brookfield, WI 53005

Phone: (262) 252-7388

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

 DUMAS
49128552

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



Service Loan Number: 7892520007

MODIFICATION OF MORTGAGE

ONE ORIGINAL LOAN PROMISSORY NOTE, MODIFICATION EXTENSION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.

This Balloon Loan Modification ("Modification"), entered into effective as of 5th day of JULY, 2014, between **DONNA T DUMAS, UNMARRIED** ("Grantor"), whom resides at **234 CALLOWAY LANE PELHAM AL 35124**, and **U.S. Bank N.A.** ("Grantee"), who's address is **4801 Frederica St, Owensboro, KY 42301**, and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS in organized and existing under the laws of Delaware, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **MARCH 18, 2004**, securing the original principal sum of U.S. **\$23,400.00**, recorded on **MARCH 22, 2004, Document Number 20040322000143190, Recorded in Book 31, Page(s) 67** and in **SHELBY County** records in the State of **ALABAMA**. (2) the Balloon Note bearing the same date as, and secured by the Security Instrument (the "Note") which has been assigned MERS WHOS ADDRESS IS 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834 Registration No. **1000212 7892520007 8** and MERS Registration Date **MARCH 22, 2004** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at: **234 CALLOWAY LANE PELHAM AL 35124**, the real property described being set forth as follows:

LOT 51, ACCORDING TO THE SURVEY OF CALLOWAY COVE, PLAT NO.1, AS RECORDED IN MAP BOOK 31, PAGE 67, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Parcel ID Number: 136131003022000

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

This is a Mortgage Amendment as defined in M.S 287, 01 Subd 2, and as such does not secure a new or increased amount of debt.

1. As of **MAY 01, 2014**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$19,528.80**.
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 a yearly rate of **4.875%**, beginning **MAY 01, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$127.54**, beginning on the **1st day of MAY 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are **paid-in-full**. If on **APRIL 01, 2019** ("Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Promissory Note, Modification Extension, the Borrower will pay these amounts in full on the Modified Maturity Date. **At this time of Maturity Date, full principal balance is due in full.**

The Borrower will make such payments at 4801 Frederica Street, Owensboro, Kentucky 42301 or at such other place the Lender may require.

3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instruments, 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, all terms and provisions of the Loan Modification Agreement are forever canceled, null and void, as of the maturity date of the Note.
4. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Modification.

Donna T. Dumas
DONNA T DUMAS

State of Alabama
County of Shelby

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared DONNA T DUMAS, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that SHE executed the same for the purpose therein expressed.

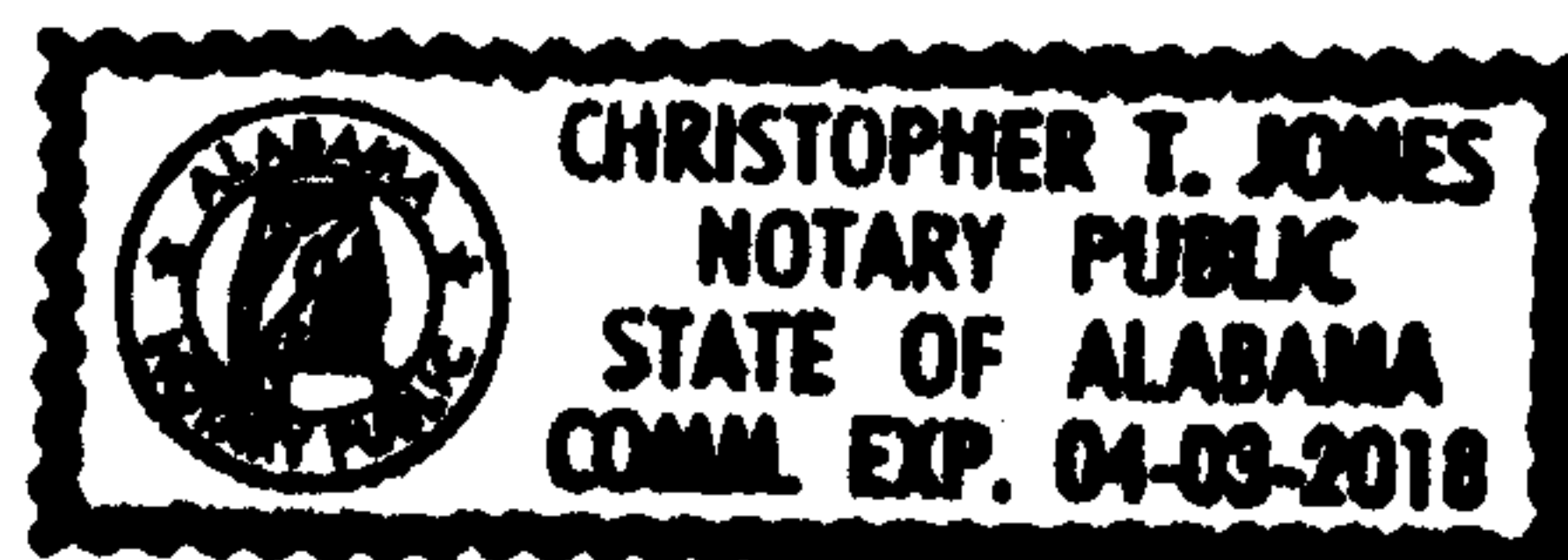
Witnesses my hand and official seal in the county and state afore said this 05th day of July, 2014.

My Commission Expires: 04-03-2018

Christopher T Jones
Signature Notary Public

Christopher T Jones
Name (typed or printed)

205-297-5310
Notary Phone Number

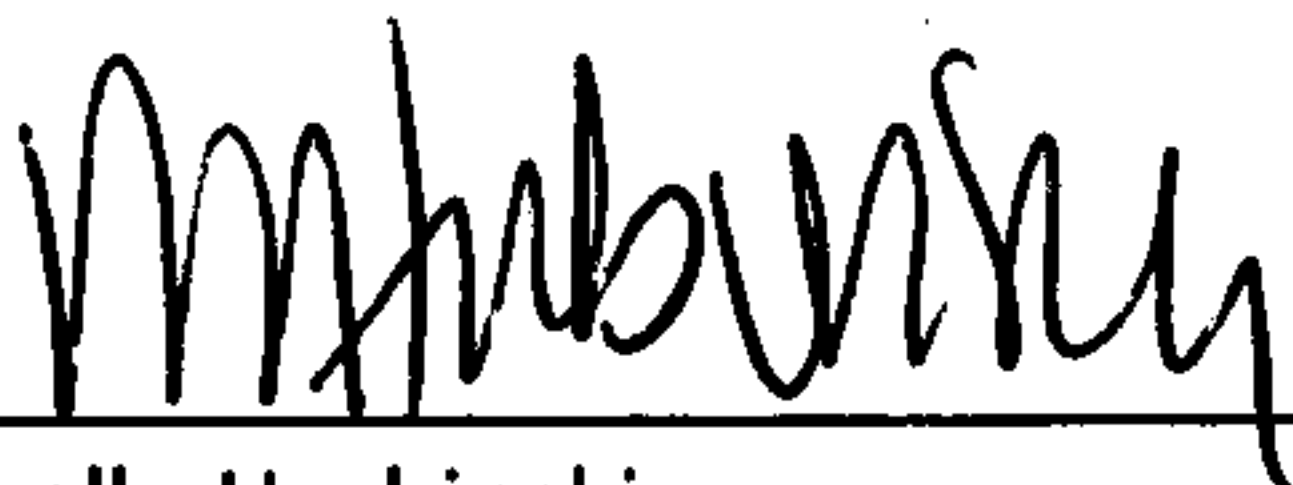


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*****PLEASE DO NOT WRITE, STAMP OR SIGN BELOW*****
RESERVED FOR LENDER'S USE ONLY

Lender:

U.S. BANK N.A.

By 
Michelle Horbinski
Officer of U.S. Bank N.A.

State of Wisconsin

County of Waukesha

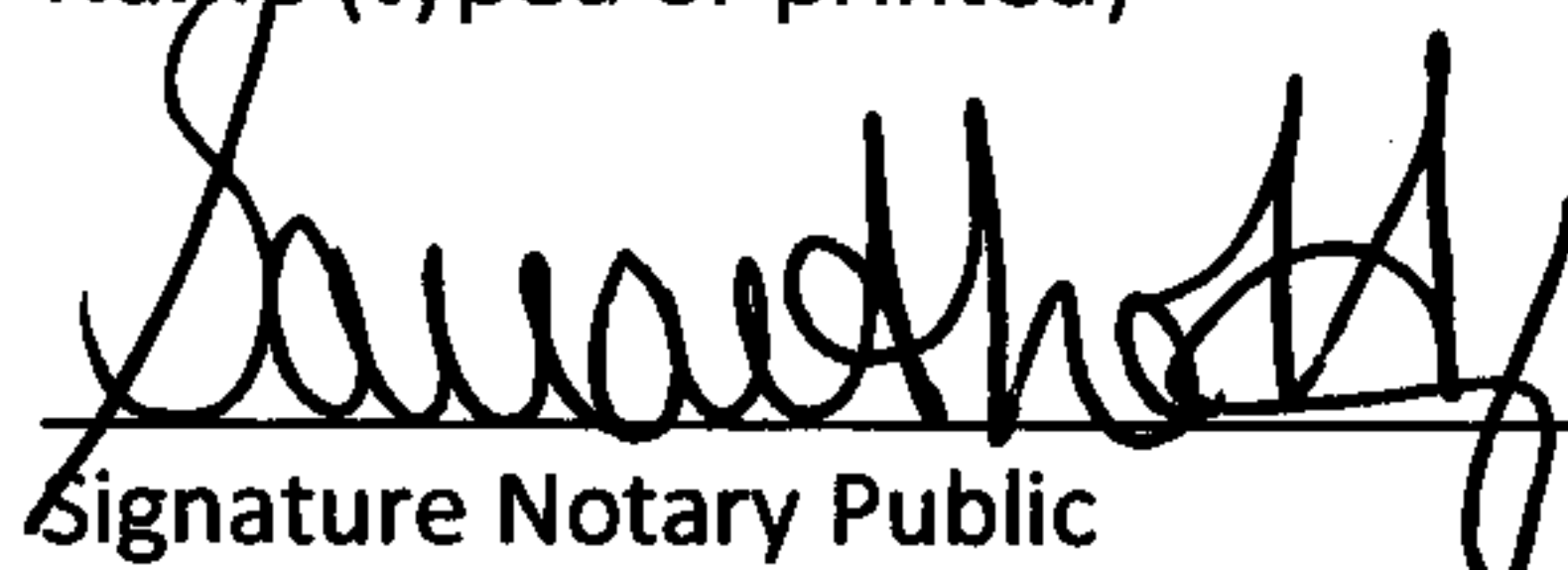
I, Samantha Hruz, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named **Michelle Horbinski Officer of U.S. Bank N.A.**, and was executed and acknowledged and delivered to be the act and deed of the above company.

Witness my hand and seal of office this 16 day of July, 2014.

My Commission Expires: March 14, 2017

Samantha Hruz

Name (typed or printed)


Signature Notary Public

SAMANTHA HRUZ
Notary Public
State of Wisconsin



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/19/2014 01:49:08 PM
\$49.40 CHERRY
20140919000295070

