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

Please Record and Return to:

Blackstone Settlement Services, LLC
825 Glenside Avenue
Suite B
Wyncole, Pa 19095

FHA #011-7607721/703
Loan #0048855357
Min No. 100288200001886115
SIS No. (888) 679-MERS

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

This Loan Modification Agreement ("Agreement"), made this 8th day of December, 2014, between Cheryl D. Bynum, a Single Woman whose address is 123 Appleford Road, Helena, Alabama 35080 ("Borrower") and Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Real Estate Mortgage Network, Inc. dba Financemyhome.com, 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 \$263,990.00 given to Mortgage Electronic Registration Systems, Inc. ("MERS") Nominee for Real Estate Mortgage Network, Inc. dba Financemyhome.com dated February 11, 2013, and recorded on February 26, 2013 as Document No. 20130226000081750, 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

123 Appleford Road, Helena, Alabama 35080,

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 **January 1, 2015**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$188,838.11** 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 **\$257,356.23**.
- 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 **4.250%**, from **January 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$928.97** beginning on the 1st day of **February, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **January 1, 2045** (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") Nominee
for Real Estate Mortgage Network, Inc.
dba Financemyhome.com
(Lender)**

By: _____

Marianne Doroba
~~Vice President and Assistant Secretary~~
Title: _____

Marianne P. Doroba
Vice President

Dated as to Lender: 3-11-15

Cheryl D. Bynum (Seal)
- Borrower

(Seal)
- Borrower

NOTARY'S ACKNOWLEDGEMENT

Loan Modification
Cheryl D. Bynum
Loan #0048855357

STATE OF ALABAMA

COUNTY OF Shelby SS:

On December 26, 2014 before me, Cheryl D. Bynum,
personally appeared **Cheryl D. Bynum, a Single Woman**, who proved to me on the basis of satisfactory evidence to
be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the
same in her authorized capacities, and that by her signatures on the instrument the person, or the entity upon behalf
of which the person acted, executed the instrument.

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

WITNESS my hand and official seal.

Jennifer G. Tubbs
Notary Public

Printed Name: Jennifer G. Tubbs

My Commission Expires:

3/1/2017

SEAL/STAMP

NOTARY ACKNOWLEDGEMENT

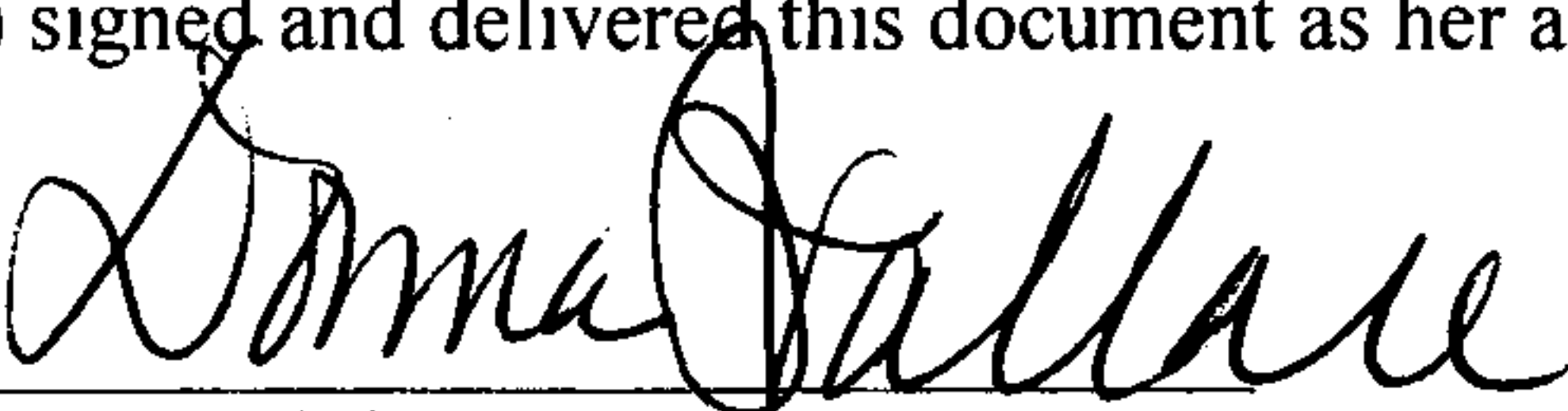
Loan Modification

Bynum, Cheryl D.
Loan #0048855357

State of New Jersey, County of Mercer)ss:

I CERTIFY that on this the 11th day of March, 2015, Marianne P. 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:

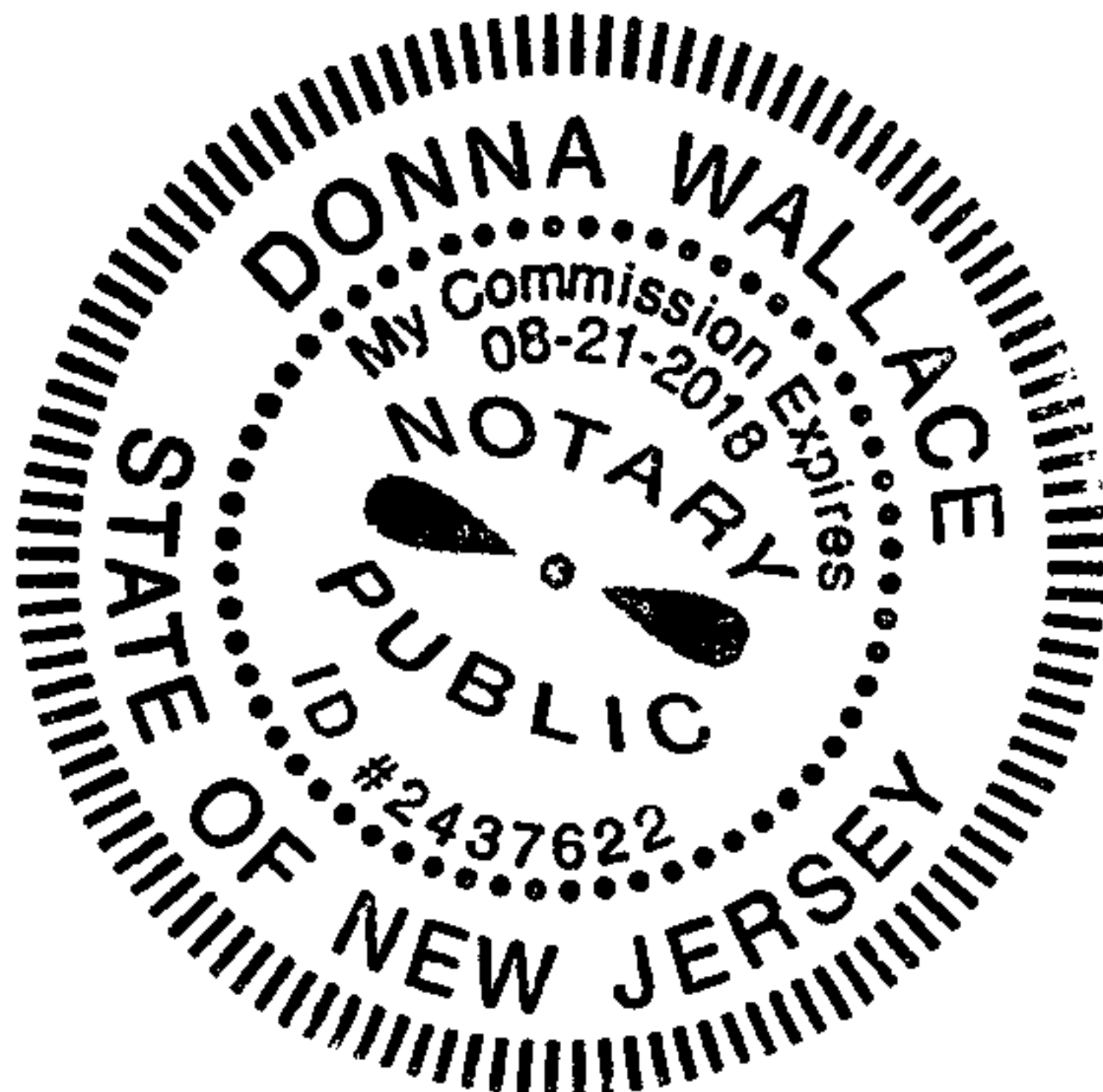
- a) is named in and personally signed the attached document; and
- b) signed and delivered this document as her act and deed; and for the purposes therein expressed.


Notary Public

Print Name: Donna Wallace

My commission expires:

SEAL/STAMP



NOTARY ACKNOWLEDGEMENT

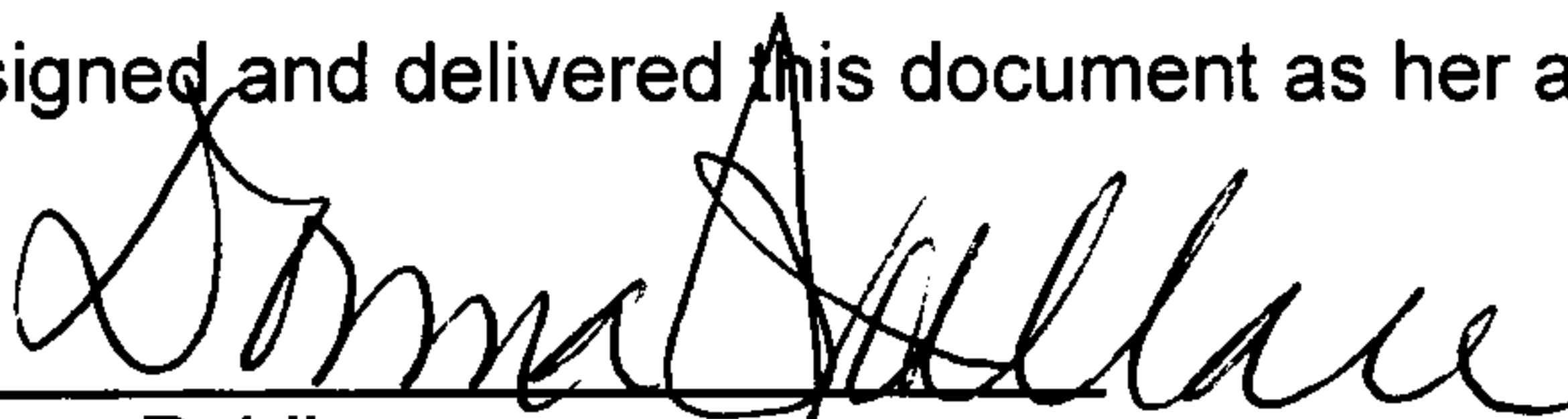
Loan Modification

BYNUM, CHERYL D.
Loan #0048855357

State of New Jersey, County of Mercer)ss:

I CERTIFY that on this the 17th day of March, 2015, Marianne P. 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

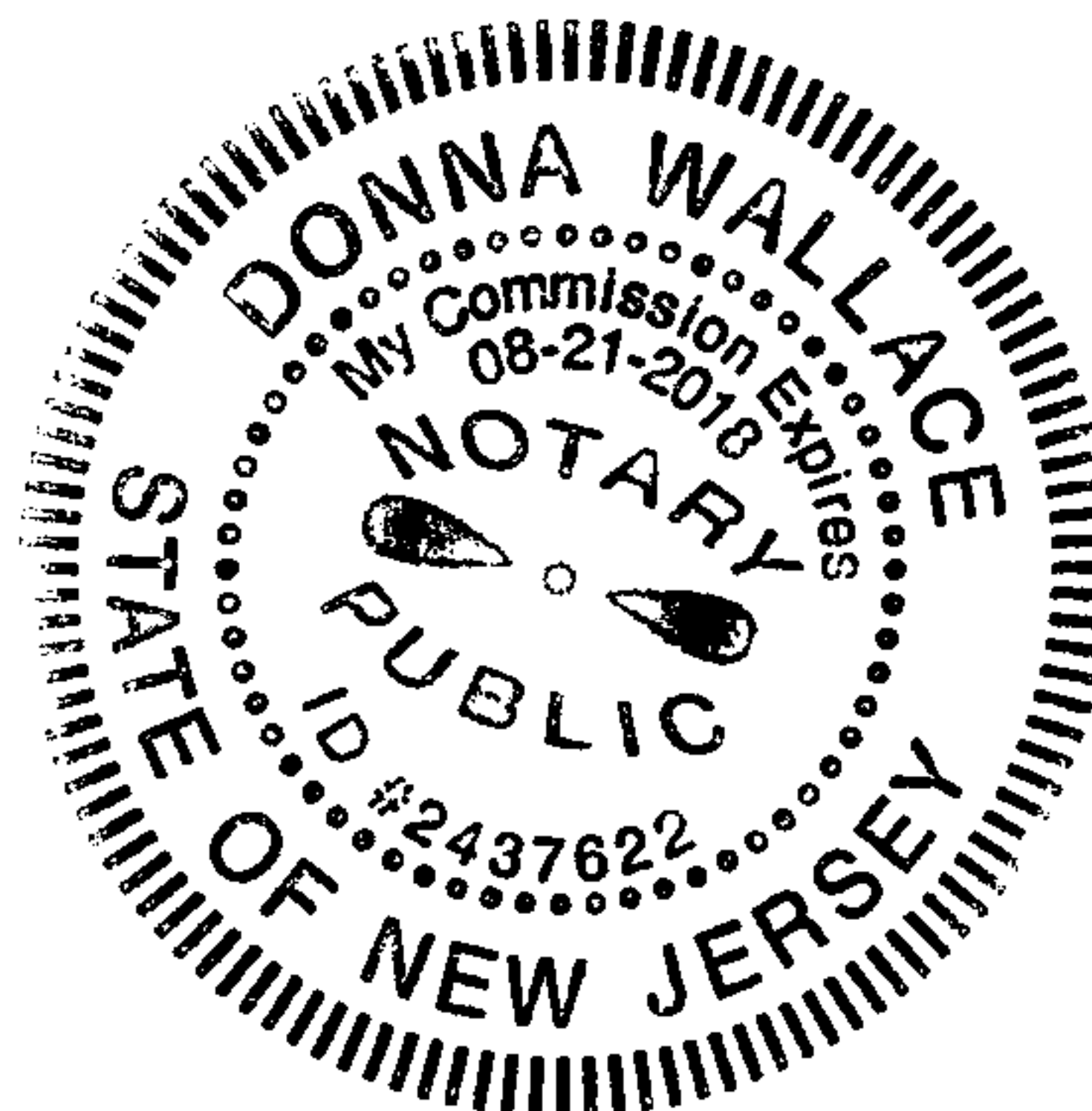


Notary Public

Print Name: Donna Wallace

My commission expires

SEAL/STAMP



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
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