

20150729000259740 1/5 \$240.80  
Shelby Cnty Judge of Probate, AL  
07/29/2015 01:35:52 PM FILED/CERT

[Space Above this Line for Recording Data]

Prepared By: ASHLEY WALLACE  
Return To: Branch Banking and Trust Co.  
301 College St  
Greenville SC, 29601

**BB&T Mortgage Loan No- 6616331653**

**MIN NO: 1001599 6616331653 1**

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

This Loan Modification Agreement ("Agreement"), is effective June 1, 2015, between Sandra L. Lanzi, an unmarried woman (Borrower) and Mortgage Electronic Registration Systems, Inc. as nominee for Branch Banking and Trust Co. ("Lender"), and amends and supplements (1) the Note made by the Borrower, dated 09/25/2012 in the original principal sum of U.S. \$143,148.00 and (2) the Mortgage, Deed of Trust, or Deed to Secure Debt ("the Security Instrument") securing the Note recorded on 10/04/2012 in Instrument # 20121004000380920 in the Office of the Registry of Shelby County. For the purpose of this Agreement, the term "Property" shall be the real property and personal property, if any, together with any improvements located thereon, as more particularly described in the Security Instrument and having an address of:

**8034 ROCKHAMPTON CIR  
HELENA AL 35080**

The real property described being set forth as follows:

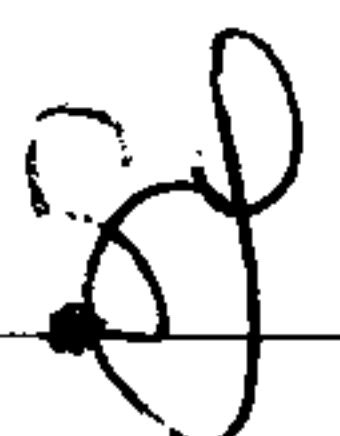
See attached Exhibit "A"

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. Borrower hereby acknowledges that prior to this modification the outstanding unpaid principal balance due under the Note and Security Instrument is \$137,550.88.
2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, cost and expenses, in the total amount of \$4,701.52 has been added to the indebtedness under the terms of the Note and Security Instrument, as of May 1, 2015 resulting in a total indebtedness due of U.S. \$142,252.40 (the new "Unpaid Principal Balance").
3. The borrower promises to pay the new Unpaid Principal Balance to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the annual rate of 3.750%, from May 1, 2015. The borrower promises to make monthly payments of principal and interest of U.S. \$658.79, beginning on June 1, 2015 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 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 to and at Branch Banking and Trust Company, Mortgage Payment Center, P.O. Box 580302, Charlotte, NC 28258-0302 or such other place as the Lender may require.**

Borrower Initial: \_\_\_\_\_



4. If all or any part of the Property or any interest in it is sold or transferred (or if a 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.
5. 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 of 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.
6. 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.

  
20150729000259740 2/5 \$240.80  
Shelby Cnty Judge of Probate, AL  
07/29/2015 01:35:52 PM FILED/CERT

Borrower Initial: SD



(Individual Acknowledgement)

Witness our hands and seals to this Agreement this 29<sup>th</sup> day of May, 2015.

Dianne Foster  
Witness Signature

BY: Sandra L. Lanzi  
SANDRA L LANZI

Dianne Foster  
Witness Printed Name

Janet J. Kirkland  
Witness Signature

JANET J. KIRKLAND  
Witness Printed Name

STATE OF Alabama )  
COUNTY OF Jefferson )

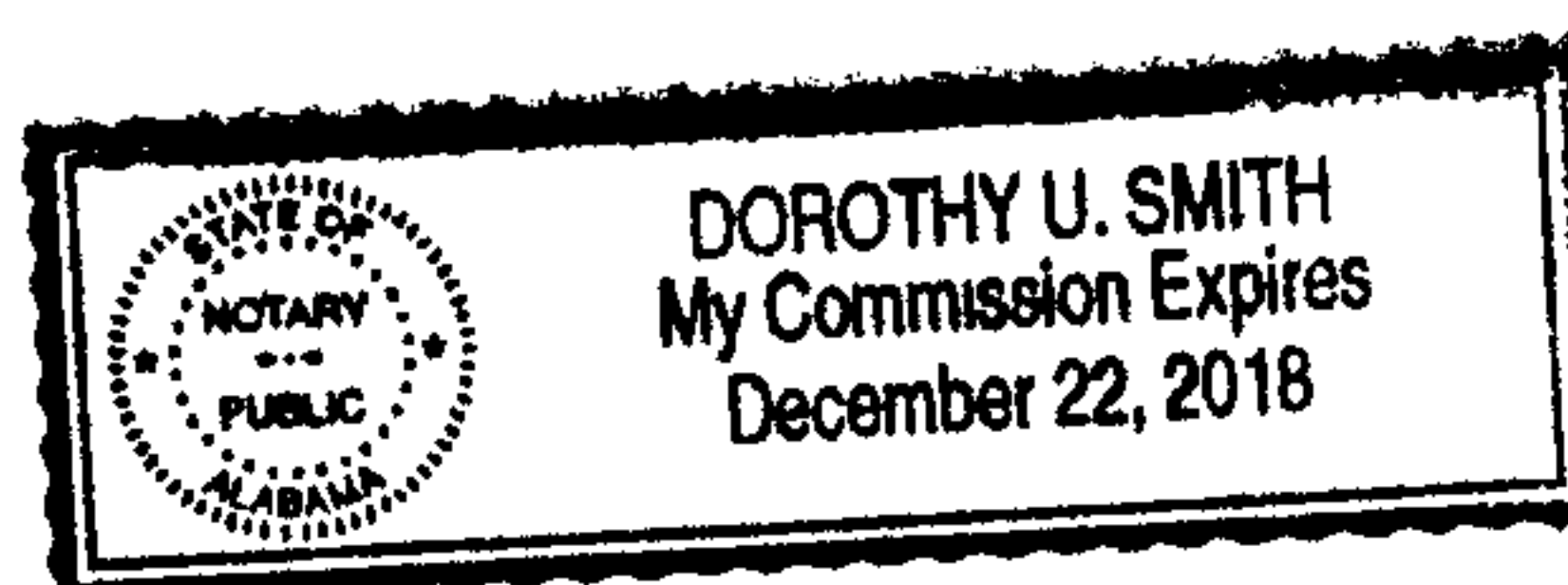
I, Dorothy U. Smith, a Notary Public of said county do hereby certify that Sandra L. Lanzi, Borrower(s) personally appeared before me this day and acknowledged the execution of the foregoing AGREEMENT.

The execution thereof SWORN to before me this 29<sup>th</sup> day of May, 2015.

NOTARY PUBLIC FOR STATE OF Alabama

My Commission Expires: 12-22-18

Dorothy U. Smith  
Notary Public



20150729000259740 3/5 \$240.80  
Shelby Cnty Judge of Probate, AL  
07/29/2015 01:35:52 PM FILED/CERT

BB&T Mortgage Loan No. 6616331653

MIN NO: 1001599 6616331653 1

P.O. Box 2026

Flint, MI 48501-2026

MERS SIS Phone #: 1-888-679-6377

(Corporate Acknowledgement)

Witness our hands and seals to this Agreement this 18<sup>th</sup> day of June, 2015.

WITNESSED BY:

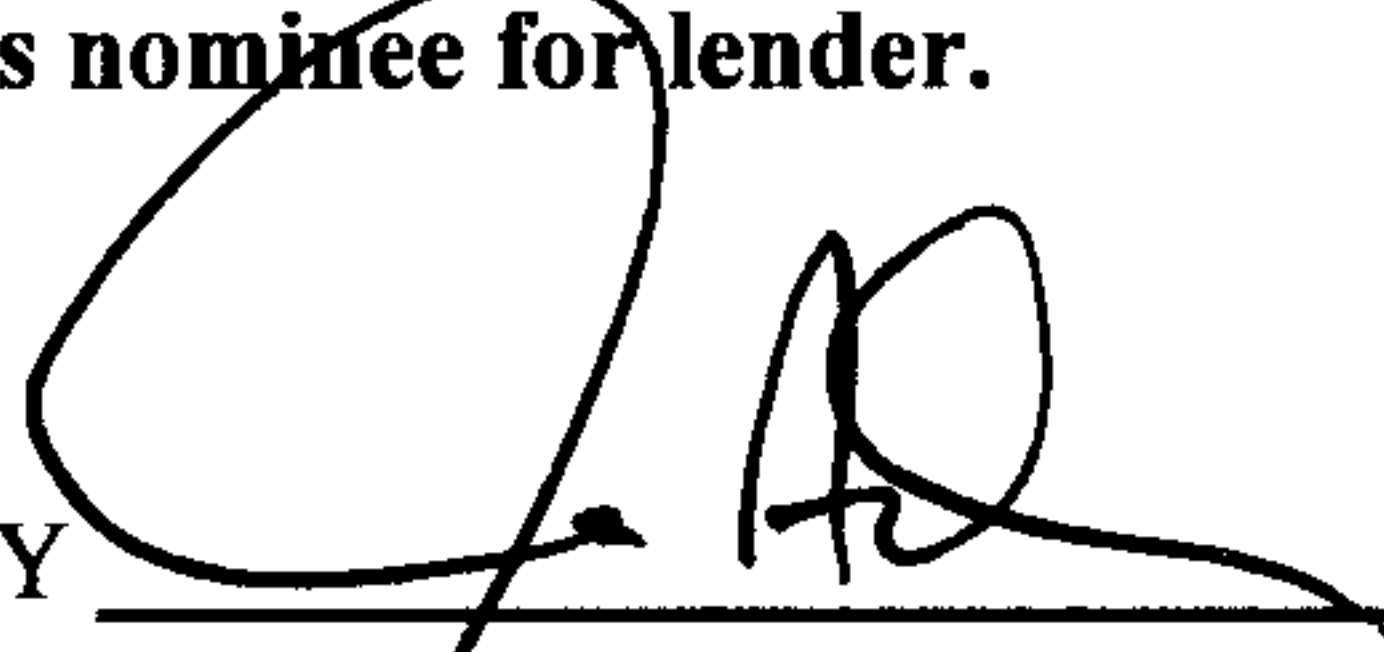


Printed Name: Mike Whitaker

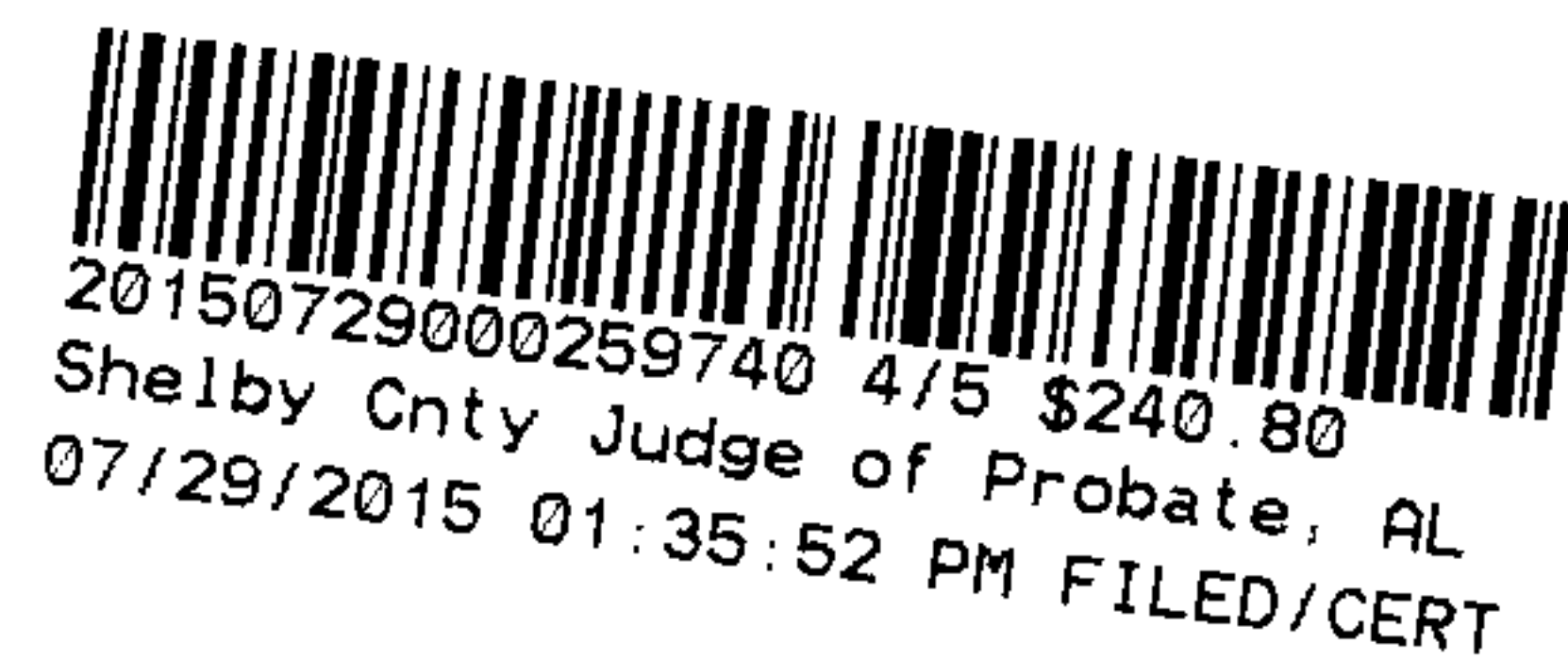


Printed Name: Jaye Clinkbecker

Mortgage Electronic Registration Systems Inc.  
As nominee for lender.

BY 

Jim Adam  
Assistant Secretary



STATE OF South Carolina)

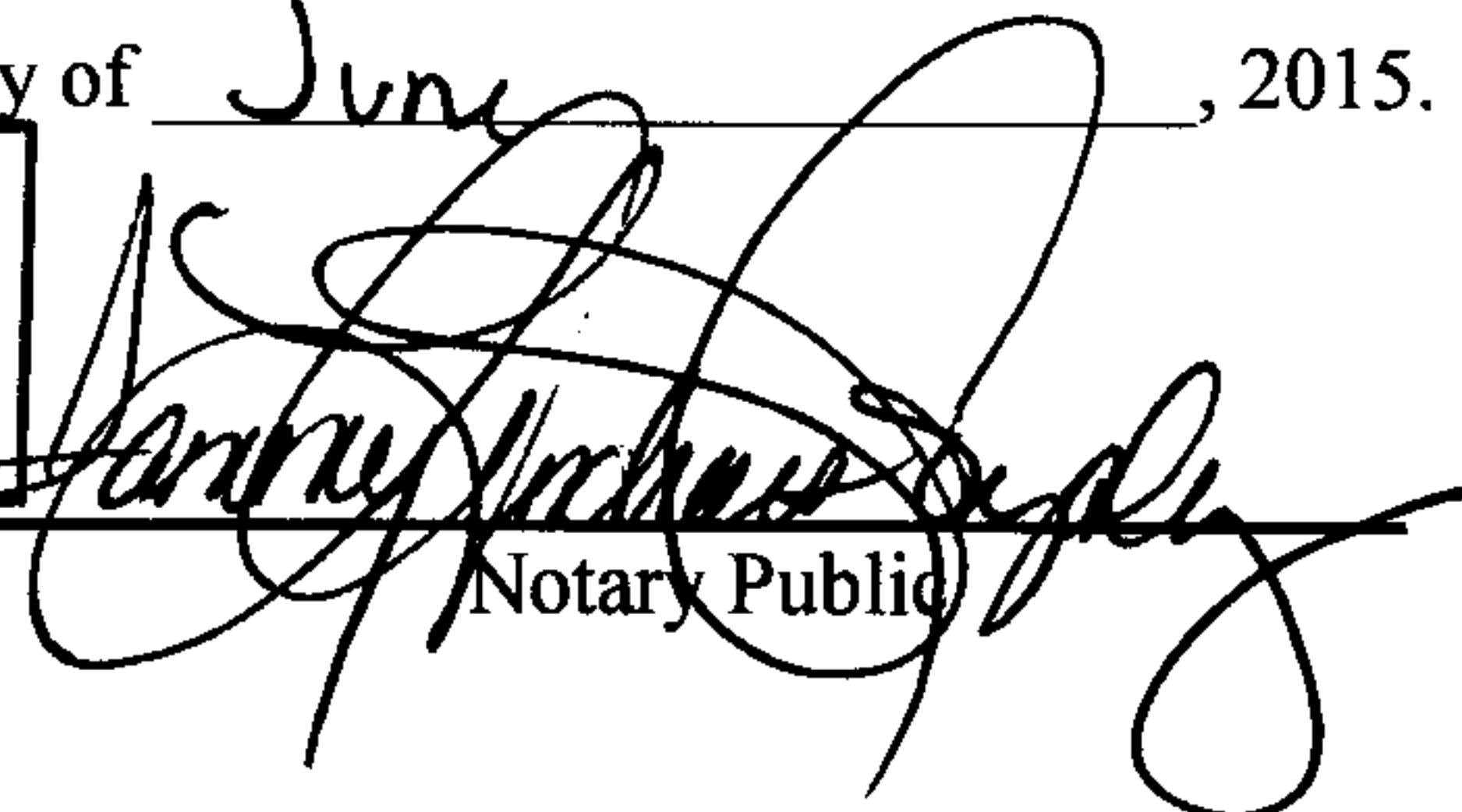
COUNTY OF Greenville)

I, Tammy Andrews Gonzalez Notary Public of said County, do hereby certify that, Jim Adam  
Lender/Note Holder, personally appeared before me this day and acknowledged that he/she is Assistant Secretary of  
Mortgage Electronic Registration Systems Inc. On behalf of the corporation I acknowledge the due execution of the  
foregoing instrument.

SWORN TO BEFORE ME THIS 18<sup>th</sup> day of June, 2015.

**TAMMY ANDREWS GONZALEZ**  
Notary Public - State of South Carolina  
My Commission Expires June 10, 2024

My Commission Expires: \_\_\_\_\_


  
Notary Public

Notary Public of South Carolina


EXHIBIT A  
LEGAL DESCRIPTION

LEGAL DESCRIPTION

Lot 431, according to the Survey of Wyndham, Rockhampton, Sector II, as recorded in Map Book 24,  
Page 65, Shelby County, Alabama

  
20150729000259740 5/5 \$240.80  
Shelby Cnty Judge of Probate, AL  
07/29/2015 01:35:52 PM FILED/CERT

538

  
20121004000380920 10/10 \$253.80  
Shelby Cnty Judge of Probate, AL  
10/04/2012 02 15 43 PM FILED/CERT