

Recording Requested by
BAC Home Loans Servicing, LP a subsidiary of Bank of America, N.A.

Prepared

When Recorded Return To:

CoreLogic
450 E. Boundary
Chapin, SC 29036
Attn: Lien Release
DocID#: 0651701199207105A
11961574
877-226-1155

Space Above for Recorder's Use

174891730

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 10, 2010 between AURELIA E HICKMAN (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the February 29, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5557 KINGSMAN DRIVE, HORN LAKE, MS 38637.

The real property described being set forth as follows:



610 174891730 MOD 001 002

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of one hundred fifty five thousand four hundred eighty six and 11/100, (U.S. Dollars) (\$155,486.11). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2040.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 18th DAY OF February 2010

BY Aurelia E. Hickman
AURELIA E HICKMAN

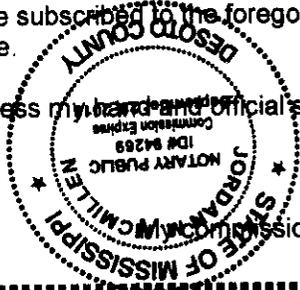
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Mississippi, County of Desoto On this 18th day of February 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Aurelia E. Hickman

known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that she executed the same.

Witness my hand and official seal.



Signature Jordan M. McMullen

Name (typed or printed) Jordan M McMullen

My commission expires: 9.28.13

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal.

Signature _____

INSTRUCTIONS FOR FILLING OUT THE NOTARY PAGE

IT IS THE HOMEOWNER'S RESPONSIBILITY TO ENSURE THAT THE NOTARY PAGE IS PROPERLY FILLED OUT. THUS, IT IS NECESSARY TO BRING THIS PAGE AND THE SAMPLE NOTARY PAGE WITH YOU WHEN YOU GO BEFORE A NOTARY TO HAVE THE BLANK NOTARY PAGE SIGNED.

DIRECTIONS:

It is important that the blank notary page be filled out correctly because it will be placed in the public record. Also, the blank notary page should not be filled out until you are before the notary. The blank notary page is 8 ½ x 11 inches and begins "Signed and accepted this ____ day of _____:" Use the information by each letter below to help fill out that section of the blank notary page. There is a sample notary page included that shows exactly how each section should be filled out.

****SECTIONS A, C, D, E & F WILL BE FILLED OUT BY THE NOTARY****

A. "SIGNED AND ACCEPTED THIS ____ DAY OF _____."

This date must match the date that you visit the notary. For example, if you went before the notary on May 5, 2007, the line should read when it is completed, "SIGNED AND ACCEPTED THIS 5th DAY OF May, 2007."

**B. Sign your name exactly as it is printed in this Section of the blank notary page.
(FILLED OUT BY HOMEOWNER(S))**

For example, if the printed name includes a middle initial, you should include the middle initial. However, if the printed name does not include a middle initial, you should not sign with your middle initial. If your name is printed incorrectly on the blank notary page or in our system, please contact our simple assumption department once your loan is current.

C. Fill in the name of the county, and the "On this ____ day of _____, 2007."

Name of the county is where the notary is bonded. The date must match the date in Section A.

D. On this line, print the name or names exactly as they are printed in Section B.

E. "known to me...acknowledged that _____ executed the same."

IMPORTANT: If there is **one Homeowner**, the notary should put **"he"** or **"she"** depending on the Homeowner's gender. However, if there are **two or more Homeowners**, the notary should put in the word **"they."**

F. The notary must (1) sign and print his/her name, (2) stamp the notary page with the notary stamp, and (3) write in the date when his/her commission expires.

*If you have any questions on any of the information given or on how to fill out the notary page, please contact a Home Retention Representative by calling .

File No.: 12474

EXHIBIT A

Lot 100, Section B, King's View Lakes Subdivision, in Section 31, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 100, Page 8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

deH

Loan Number: 174891730
Borrower Name: AURELIA E HICKMAN
Address: 5557 KINGSMAN DRIVE
HORN LAKE, MS, MS 38637
County: DESOTO
Original Mortgage Amount: 146740
Original Mortgage Date: 2/29/2008
Recording Date: 3/5/2008
Instrument Number: N/A
Book: 2865 Page: 148