

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by

Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124

LOAN MODIFICATION AGREEMENT

Order ID: 5064662

Project ID: 142557

Loan Number: 2084158

Borrower: ERIC JOHNSON

Original Loan Amount: \$64,960.00

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'



Recording Requested by
BAC Home Loans Servicing, LP



When Recorded Return To:

CoreLogic
450 E. Boundary
Chapin, SC 29036
Attn: Lien Release

11963216

DocID#: 06520841587105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 13, 2010 between Eric R. Johnson (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated April 24, 2002 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 2988 Churchwell Drive, Horn Lake, MS 38637.

The real property described being set forth as follows:

See Exhibit "A"

See "Exhibit B"

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 Sixty Four Thousand, Three Hundred Twenty Four Dollars And Fifty Five Cents, (U.S. Dollars) (\$64,324.55). 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 February 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 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.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

SIGNED AND ACCEPTED THIS 20 DAY OF January 2010

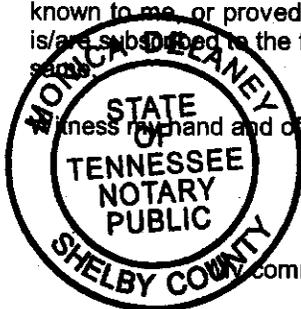
BY [Signature]
Eric R. Johnson

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of MISSISSIPPI, County of Shelby On this 20th day of Jan,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Eric R. Johnson

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 He executed the



Witness my hand and official seal.

Signature [Signature]
Monica Delaney
Name (typed or printed)

My commission expires: 8/31/2010

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 _____

As evidenced by the signature below, the Lender agrees to the foregoing.



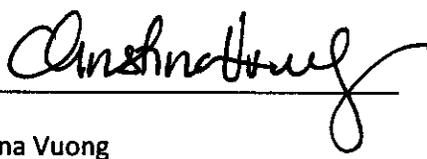
Bank of America N.A. as successor by
Merger to BAC Home Loans Servicing, LP
By: Myra Leblanc, Vice President

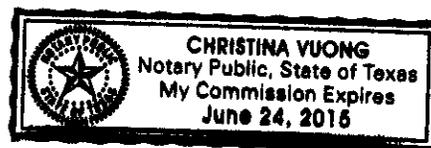
STATE OF TEXAS

COUNTY OF HARRIS

On November 1, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature 
Christina Vuong



My commission expires: June 24, 2015



Order ID: 5064662

Loan Number: 2084158

Property Address: 2988 CHURCHWELL DRIVE, HORN LAKE, MS 38637

EXHIBIT A

Lot 248, Section F-1, Wellington Square Subdivision, in Sections 27 & 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 63, Page 20, in the Office of the Chancery Clerk of DeSoto County, Mississippi

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EXHIBIT B

Borrower Name: ERIC JOHNSON

Property Address: 2988 CHURCHWELL DRIVE, HORN LAKE, MS 38637

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 07/03/2002 as Instrument/Document Number: N/A, and/or Book/Liber Number: 1497 at Page Number: 0168 in the real records of DESOTO County, State of MS.

Additional County Requirements:

Original Loan Amount: \$64,960.00

