BC 11/14/11 10:43:27
BC DK T BK 3,365 PG 284
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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: 5073226

Project ID: 123153

Loan Number: 22725703

MIN Number: 100029500071045086

Borrower: ANNIE LOVE

Original Loan Amount: $228,747.00

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'

6

2010100609062023000000102272570300101300 4

Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: 065227257037105A

Space Above for Recorder's Use

22725703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 6, 2010 between Annie Ruth Love (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated November 24, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5402 Abbey Lane, Horn Lake, MS 38637.

The real property described being set forth as follows:

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 Two Hundred Thirty One Thousand, Two Hundred Ninety Eight Dollars And Seventy Cents, (U.S. Dollars) ($231,298.70). 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 November 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.

610 022725703 MOD 001 003

SIGNED AND ACCEPTED THIS 19th DAY OF October 2010

BY

Annie Ruth Love

Annie Ruth Love

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of MISSISSIPPI, County of Desoto On this 19 day of October 2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Annie Ruth Love

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.

STATE OF MISSISSIPPI NOTARY PUBLIC 91870 DEBRA ANN MCBRIDE Commission Expires Dec. 9, 2012 DESOTO COUNTY

Signature Debra Ann McBride

Debra Ann McBride

Name (typed or printed)

My commission expires

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

CO-OWNER(S)

Dated:

Co-Owner(s) Signature

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.

Mortgage Electronic Registration Systems, Inc.-

Nominee for 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 7, 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.

CHRISTINA VUONG
Notary Public, State of Texas
My Commission Expires
June 24, 2015

Signature

Christina Vuong

My commission expires: June 24, 2015

Order ID: 5073226
Loan Number: 22725703
Property Address: 5402 ABBEY LANE, HORN LAKE, MS 38637

EXHIBIT A

Lot 7, Section A, Crutcher Heights Subdivision, in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 95, Page 28 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Chambliss Builders, Inc. by Warranty Deed of record at Book 517, Page 433, dated December 23, 2005, filed December 27, 2005, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Being the same property conveyed to grantor, Annie Ruth Love, an unmarried person, herein by Warranty Deed of record at Book 555, Page 75, dated March 28, 2008, filed April 2, 2007, in the Chancery Clerk's Office of DeSoto County, Mississippi.

Recording Requested by/After Recording Return To:

Stewart Lender Services
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9700 Bissonnet Street, Suite 1500
Houston, TX 77036

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MIN Number: 100029500071045086

EXHIBIT B

Borrower Name: ANNIE LOVE

Property Address: 5402 ABBEY LANE, HORN LAKE, MS 38637

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 12/11/2008 as Instrument/Document Number: N/A, and/or Book/Liber Number: 2,973 at Page Number: 696 in the real records of DESOTO County, State of MS.

Additional County Requirements:

Original Loan Amount: $228,747.00

5073226

22725703