

11/14/11 10:51:10  
DK T BK 3, 365 PG 339  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

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

*aw*  
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

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**LOAN MODIFICATION AGREEMENT**

Order ID: 5091616

Project ID: 140477

Loan Number: 150913992

MIN Number: 100015700073085207

Borrower: WESLEY JONES

Original Loan Amount: \$90,980.00

Legal Description: See Exhibit 'A'

Recording Reference: See Exhibit 'B'



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

150913992

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

DocID# ~~0651509139927405A~~

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (the "Agreement"), made on October 22, 2009 between Wesley R Jones (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated November 7, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 3305 Tulane Road West, Horn Lake, MS 38637.

The real property described being set forth as follows:

**SAME AS IN SAID SECURITY INSTRUMENT**

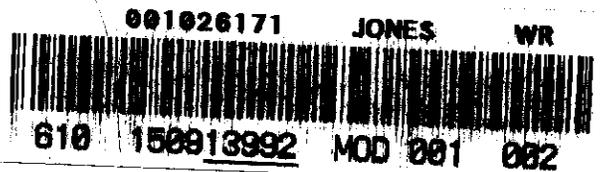
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

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 Ninety Four Thousand, Six Hundred Seventeen Dollars And Nineteen Cents, (U.S. Dollars) (\$94,617.19). 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 August 1, 2037.

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.

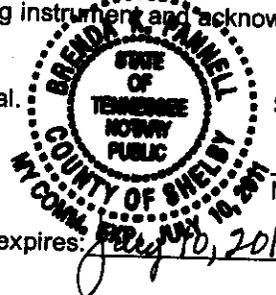


SIGNED AND ACCEPTED THIS 26<sup>th</sup> DAY OF October 2009  
BY Wesley R. Jones  
Wesley R. Jones

Tennessee (ALL SIGNATURES MUST BE ACKNOWLEDGED)  
State of ~~MISSISSIPPI~~, County of Shelby On this 26<sup>th</sup> day of October,  
2009 before me the undersigned, a Notary Public in and for said State, personally appeared  
Wesley R. Jones

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 Wesley R. Jones executed the same.

Witness my hand and official seal. Signature Brenda K. Pannell  
Name (typed or printed) BRENDA K. PANNELL

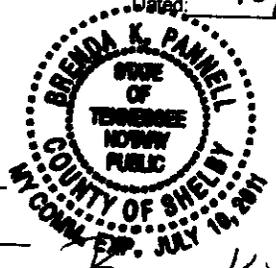


My commission expires: July 18, 2011

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

CO-OWNER(S)  
Samantha Jones  
Co-Owner(s) Signature  
Samantha Jones  
Co-Owner(s) Name (typed or printed)

Dated: 10/26/09



STATE OF Tennessee  
COUNTY OF Shelby

On 26<sup>th</sup> of Oct. 2009 before me, Brenda K. Pannell  
Notary Public, personally appeared Samantha M. Jones

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 Brenda K. Pannell

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



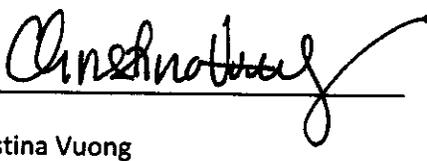
Mortgage Electronic Registration Systems, Inc.-  
Nominee for Bank of America N.A. as successor by  
Merger to BAC Home Loans Servicing, LP  
By: Myra Leblanc, Vice President

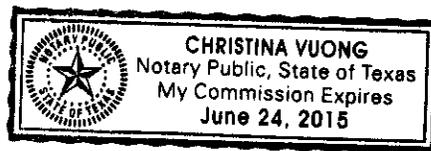
STATE OF TEXAS

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.

Signature   
Christina Vuong



My commission expires: June 24, 2015

Order ID: 5091616

Loan Number: 150913992

Property 3305 TULANE ROAD WEST, HORN LAKE, MS 38637



**EXHIBIT A**

LOT 53, SECTION C, LAURELWOOD SUBDIVISION, situated in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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

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

Order ID: 5091616

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Loan Number: 150913992

MIN Number: 100015700073085207

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**EXHIBIT B**

Borrower Name: WESLEY JONES

Property Address: 3305 TULANE ROAD WEST, HORN LAKE, MS 38637

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 11/09/2006 as Instrument/Document Number: N/A, and/or Book/Liber Number: 2603 at Page Number: 466 in the real records of DESOTO County, State of MS.

**Additional County Requirements:**

Original Loan Amount: \$90,980.00

