

SAS 6/29/12 9:41:53
SAS DK T BK 3,460 PG 376
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Recording Requested by

WHEN RECORDED MAIL TO:
HOME RETENTION RECORDING DEPT.

Attn: Ramona Tongdee
BAC Home Loans Servicing, LP
1001 Liberty Ave, SUITE 675
Pittsburgh, PA 15222
866.325.7046 / 412.325.7046

APN: 108828030 0001900

NEW MONEY AMT: \$ 1,355.26

This document was prepared by Bank of America, N.A. *BoA Retire*
1001 Liberty Ave STE 675 Pittsburgh, PA 15222 866-325-7046

See Exhibit B for assignments of record if applicable

302165

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 3, 2012 between DARIUS T JEFFERSON (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 15th day of October, 2003 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 4266 BRIGHTON DRIVE, HORN LAKE, MS 38637.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

PREV RECORDED INFO: 9142003 BOOK: 1816 PAGE: 213
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 eighty thousand twenty and 26/100, (U.S. Dollars) (\$80,020.26). 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, 2042. 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 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 14 DAY OF March, 2012
BY

[Signature]
DARIUS T JEFFERSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of MS, County of Desoto On this 14 day of March
2012 before me the undersigned, a Notary Public in and for said State, personally appeared DARIUS T JEFFERSON 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 Darius Jefferson executed the same.

WITNESS my hand and official seal.

[Signature] Notary Signature

Shavonda Garrett Notary Public Printed Name Place Seal Here

_____ Notary Public Commission Expiration Date



THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

SIGNED THIS DATE: MAY 14 2012

By: _____

Name: Eric Blazewicz

Title: Assistant Secretary

Bank of America, N.A., successor by merger to Countrywide Bank, N.A., fka Countrywide Bank, FSB, fka Countrywide Bank, N.A., fka Countrywide Document Custody Services, a division of Treasury Bank, N.A.

STATE OF Colorado COUNTY OF Broomfield
On 5/14/12 before me, Goasue Xiong Notary Public, personally appeared Eric Blazewicz 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] Notary Signature

Goasue Xiong Notary Public Printed Name Place Seal Here

12/27/15 Notary Public Commission Expiration Date

GOASUE XIONG
NOTARY PUBLIC, STATE OF COLORADO
My Comm. Expires December 27, 2015

LEGAL DESCRIPTION

Lot 19, Section "A", Kingston West Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi,, as recorded in Plat Book 40, Page 39, in the office of the Chancery Clerk of DeSoto County, Mississippi.