

Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Prepared by:
Bank of America, N.A.
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Jacksonville, FL 32256
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DOC. ID#: **57406667546694396**
MERS Phone#: 1-888-679-6377

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**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST (LINE OF CREDIT)**

MIN#: 100133700001717225

This Loan Modification Agreement (the "Agreement"), made this **15th** day of **June**, **2012** between **ANGELA MCGINLEY**, (the "Borrowers") and **COUNTRYWIDE HOME LOANS, INC.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT)** dated **August 09, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **October 07, 2004** as Book Number **2082**, Page Number **0737** in the Official Records of the **DESOTO** County, State of **MISSISSIPPI** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**2754 BIRCH ISLAND DRIVE
NESBIT, MS 38651**

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

- **TO ADD TRUSTEE ADDRESS ON PAGE 1 OF THE DEED OF TRUST(LINE OF CREDIT) TO READ:919 FERNCLIFF COVE, SUITE 1, SOUTHAVEN, MS 38671, WHICH WAS OMITTED AT THE TIME OF RECORDING.**

The Borrowers 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 Borrowers 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 second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Bank of America, N.A.

Virginia L Hartley

By: VIRGINIA L. HARTLEY
Its: Vice President

Bank of America, N.A.

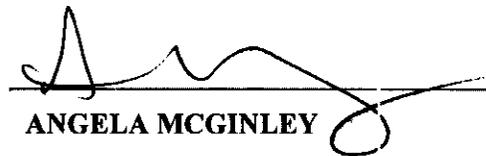


By: **Carol R. Van Rider**
Its: **Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Carol R. Van Rider**
Its: **Vice President**



ANGELA MCGINLEY

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

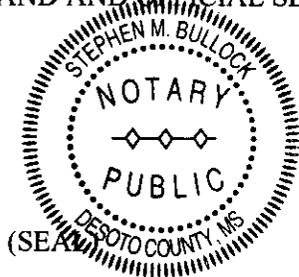
STATE OF MS)
) SS.
COUNTY OF DESOTO)

On this 3rd Day of July 2012, BEFORE ME,

STEPHEN M. BULLOCK, (Notary Public)

personally appeared, **ANGELA MCGINLEY**, 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 foregoing 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



Stephen M. Bullock
Notary Public

Commission Expires: 11/08/2014

STATE OF FLORIDA

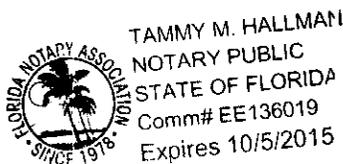
COUNTY OF Duval

On 7/3/2012 before me, **Tammy M. Hallman**, Notary Public, personally appeared **Carol R. Van Rider**, who 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature T M Hallman

(SEAL)



GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On 7/20/2012 before me, Tammy M. Hallman, Notary Public,

personally appeared, Virginia L Hartley, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Tammy M. Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



TAMMY M. HALLMAN
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE136019
Expires 10/5/2015

GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On _____ before me, Tammy M. Hallman, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015