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9/07/12 10:28:12
DK T BK 3,498 PG 312
DESOLO 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: 7412980
Loan Number: 170698207
Borrower: CAROL STITTS

Project ID: 209271

Original Loan Amount: \$114,187.00
Legal Description: See Exhibit 'A'
Recording Reference: See Exhibit 'B'

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0651701199207105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on May 8, 2010 between CAROL L STITTS (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the July 11, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5358 BRADLEY LN, SOUTHAVEN, MS 38671.

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 one hundred sixteen thousand six hundred forty one and 52/100, (U.S. Dollars) (\$116,641.52). 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 June 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, a subsidiary of 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.

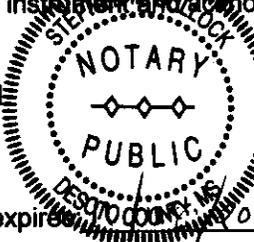
SIGNED AND ACCEPTED THIS 18 DAY OF May 2010
BY Carol L Stitts
CAROL L STITTS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)
State of MS, County of DESOTO On this 18th day of MAY,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

CAROL L. STITTS

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



Signature Stephen M. Bullock

STEPHEN M. BULLOCK

Name (typed or printed)

My commission expires 12/31/2010

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 _____

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: *Myra LeBlanc*

Myra LeBlanc, V.P., Stewart Lender Services, Inc.

8-30-12

Date

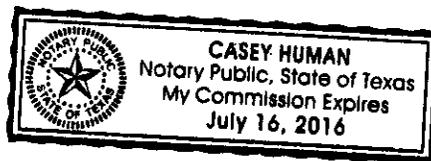
STATE OF TEXAS

COUNTY OF HARRIS

On August 30, 2012 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Myra LeBlanc V.P., Stewart Lender Services, Inc. personally known to me 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 *Casey Human*
Casey Human



My commission expires: July 16, 2016

Order ID: 7412980

Loan Number: 170698207

Property Address: 5358 BRADLEY LN, SOUTHAVEN, MS 38671



EXHIBIT A

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT 360, SECTION A, TIPTON-POLLARD PUD, SITUATED IN SECTION 1, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 67, PAGE 30, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

TAX ID #: 831.56

BY FEE SIMPLE DEED FROM REEVES-WILLIAMS, L.L.C., AS SET FORTH IN DEED BOOK 0393, PAGE 0505 AND RECORDED ON 6/5/2001, DESOTO COUNTY RECORDS.

THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.

MISSISSIPPI

EV. W
01 23

Recording Requested by/After Recording Return To:

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

Order ID: 7412980
Loan Number: 170698207

Project ID: 209271

EXHIBIT B

Borrower Name: CAROL STITTS
Property Address: 5358 BRADLEY LN, SOUTHAVEN, MS 38671

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 07/30/2007 as Instrument/Document Number: N/A, and/or Book/Liber Number: 2763 at Page Number: 130 in the real records of DESOTO County, State of MS.

Additional County Requirements:

Original Loan Amount: \$174,187.00

