

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

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

LOAN MODIFICATION AGREEMENT

Order ID: 5071116

Project ID: 13072

Loan Number: 22583604

MIN Number: 100029500026311161

Grantor: DONEALD HOLBERT

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

Original Loan Amount: \$190,018.00

PIN /Tax ID: N/A

Recording Reference: See Exhibit 'B'

AF 2008170058

22583604



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#: 065225836047105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 27, 2010 between Doneald Holbert Jr (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated May 27, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 72 Deville Drive, Stevenson, WA 98648.

The real property described being set forth as follows:

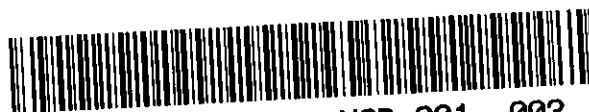
SAME AS IN SAID SECURITY INSTRUMENT

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 Two Thousand, Nine Hundred Ninety Dollars And Thirty Two Cents, (U.S. Dollars) (\$202,990.32). 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 September 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.



America, N.A.

SIGNED AND ACCEPTED THIS 4 DAY OF August 2010
BY

[Signature]
Donald Holbert Jr

[Signature]

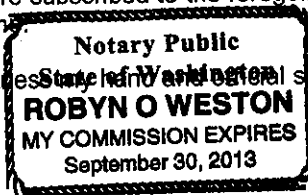
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of WASHINGTON, County of Clark On this 4 day of Aug,
2010 before me the undersigned, a Notary Public in and for said State, personally appeared

Donald Holbert Jr

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 He executed the same.

Witness my hand and official seal.



[Signature]
Signature
Robyn O. Weston
Name (typed or printed)

My commission expires: 9 30 2013

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, _____

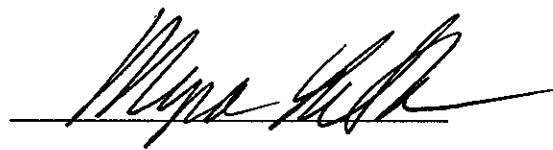
Notary Public, personally appeared _____

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 _____

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

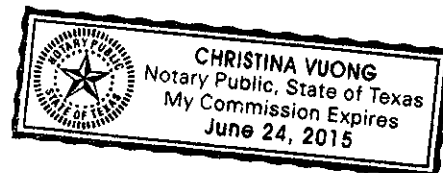
COUNTY OF HARRIS

On October 28, 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, 2012

Recording Requested by/After Recording Return To:

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

Order ID: 5071116

Project ID: 13072

Loan Number: 22583604

MIN Number: 100029500026311161

EXHIBIT B

Borrower Name: DONEALD HOLBERT

Property Address: 72 DEVILLE DRIVE, STEVENSON, WA 98648

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 02/08/2010 as Instrument/Document Number: 2008170058, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAMANIA County, State of WA.

Additional County Requirements:

Original Loan Amount: \$190,018.00

PIN /Tax ID: N/A

Section: N/A

Lot: N/A

Block: N/A

