

Recording Requested by  
**Countrywide Home Loans, Inc.**

AND WHEN RECORDED MAIL TO:

**PREPARED BY:**  
Countrywide Home Loans, Inc.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: **EMILY JOAN SANKO**  
CLD Deficiency Department  
DOC. ID#: **000320303582005N**

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100015700027739925

This Loan Modification Agreement (the "Agreement"), made this **27th** day of **June**, **2005** between **SARAH K CAMPBELL, AND EDMUND R BENSON**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **July 09, 2003** 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 **July 10, 2003** as **Instrument Number 20030710000436780** in the Official Records of the **SHELBY** County, State of **ALABAMA** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**76 SLEEPY HOLLOW CIRCLE  
COLUMBIANA, AL 35051**

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

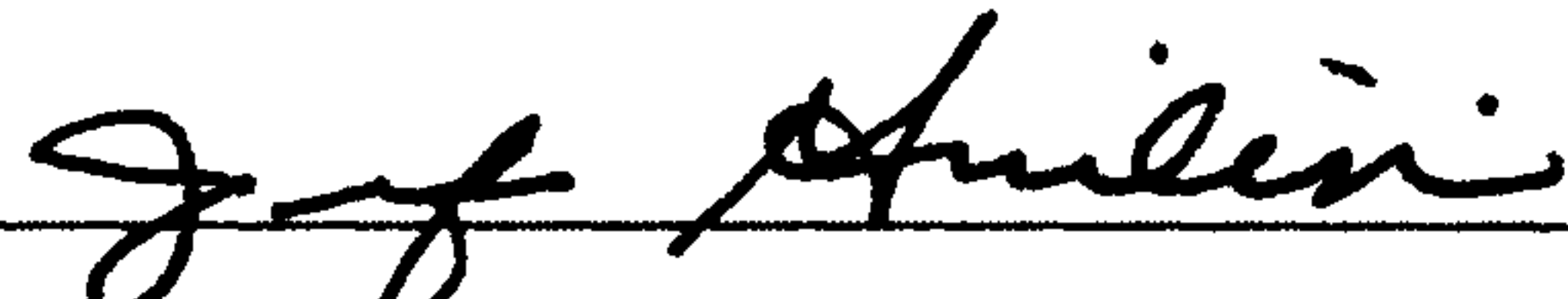
- **TO CORRECT THE PROPERTY ADDRESS TO READ "76 SLEEPY HOLLOW CIRCLE, COLUMBIANA, AL 35051" WHICH WAS INCORRECT AT THE TIME OF RECORDING.**

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.

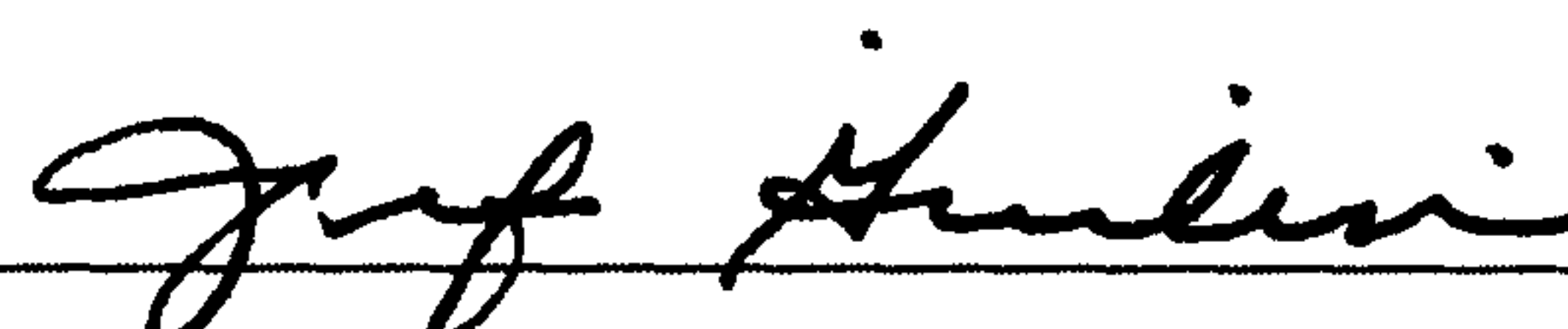
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain 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.


20050804000397560 2/4 \$20.00  
Shelby Cnty Judge of Probate, AL  
08/04/2005 12:59:45PM FILED/CERT

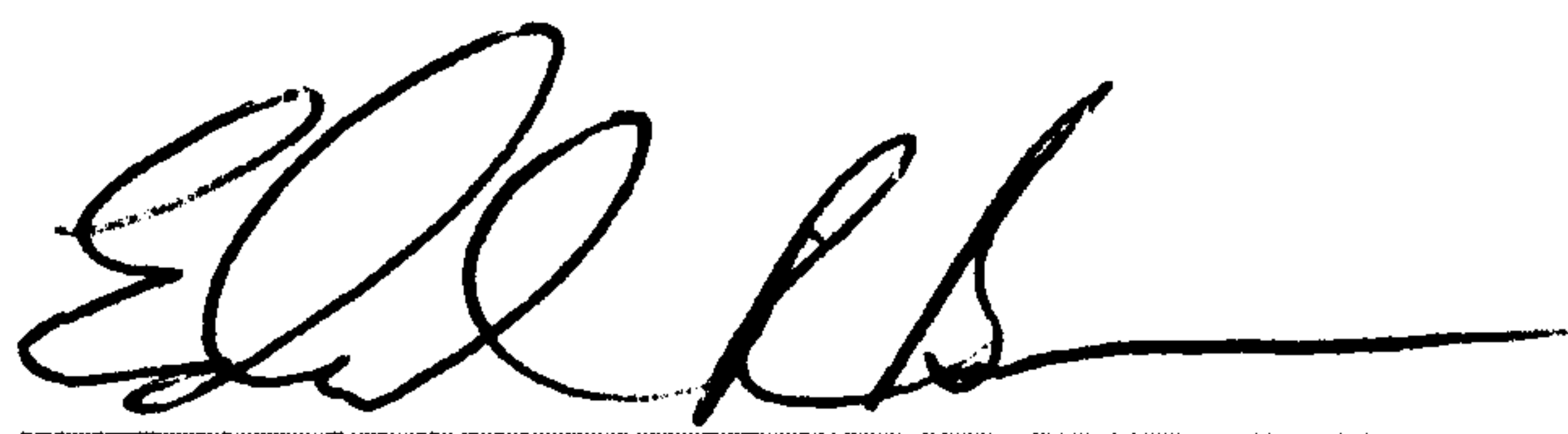
**Countrywide Home Loans, Inc.**

  
By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

**Mortgage Electronic Registration**

  
By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

  
**SARAH K CAMPBELL**

  
**EDMUND R BENSON**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20050804000397560 3/4 \$20.00  
Shelby Cnty Judge of Probate, AL  
08/04/2005 12:59:45PM FILED/CERT

STATE OF Alabama )  
COUNTY OF Shelby ) SS.  
On this 22<sup>nd</sup> Day of July 2005, BEFORE ME,  
Sandy Thompson  
(Notary Public)

personally appeared, SARAH K CAMPBELL, AND EDMUND R BENSON, 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

Sandy Thompson  
Notary Public

NOTARY PUBLIC STATE OF ALABAMA  
MY COMMISSION EXPIRES: Apr 22, 2009  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Commission Expires:

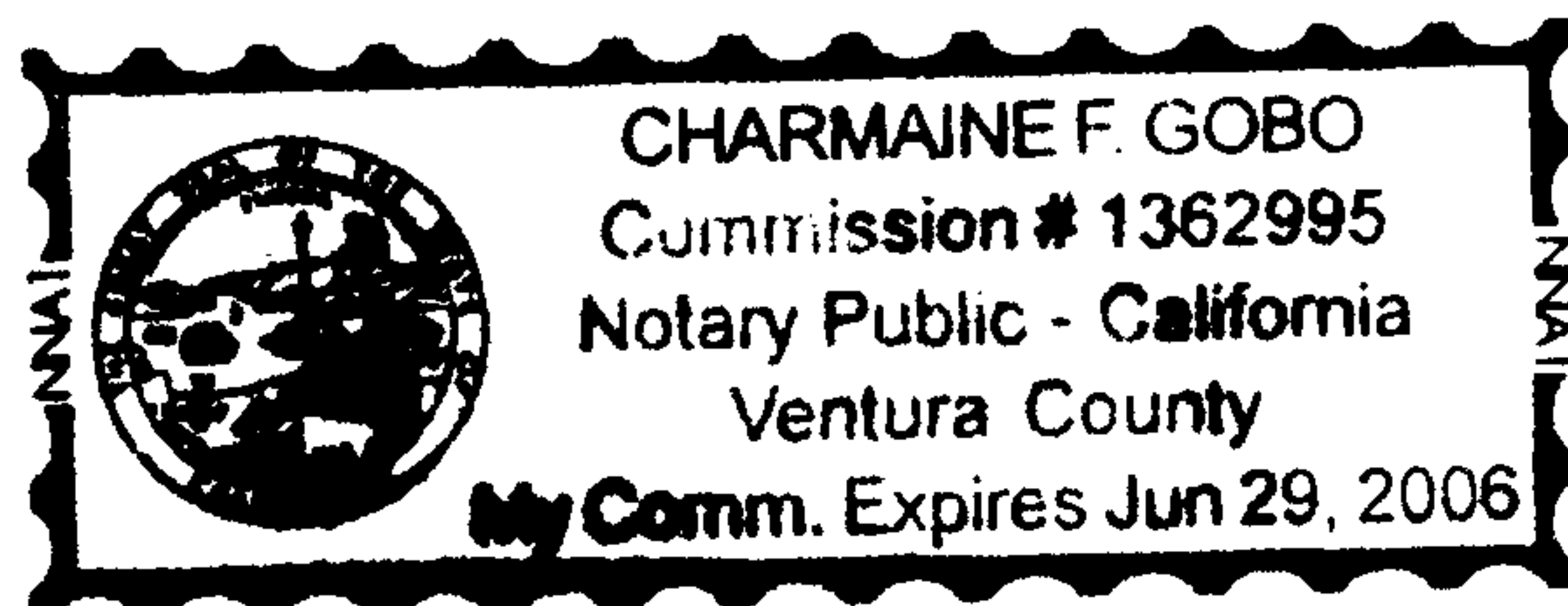
(SEAL)

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

Charmaine F. Gobo  
CF

On this 24 day of July 2005, before me, ~~John Elder~~, Notary Public, personally appeared  
**Jennifer Guidicessi**, Assistant Vice President for Countrywide Home Loans, Inc. , personally known to  
me to be the person whose name is signed to the within instrument and acknowledged to me that he/she  
executed the same in his/her authorized capacity, and that by his/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.



Charmaine F. Gobo  
Notary Public

Commission Expires: 6/29/06

~~January 18, 2006~~ CF  
June 29, 2006

(SEAL)

20050804000397560 4/4 \$20.00  
Shelby Cnty Judge of Probate, AL  
08/04/2005 12:59:45PM FILED/CERT

STATE OF CALIFORNIA

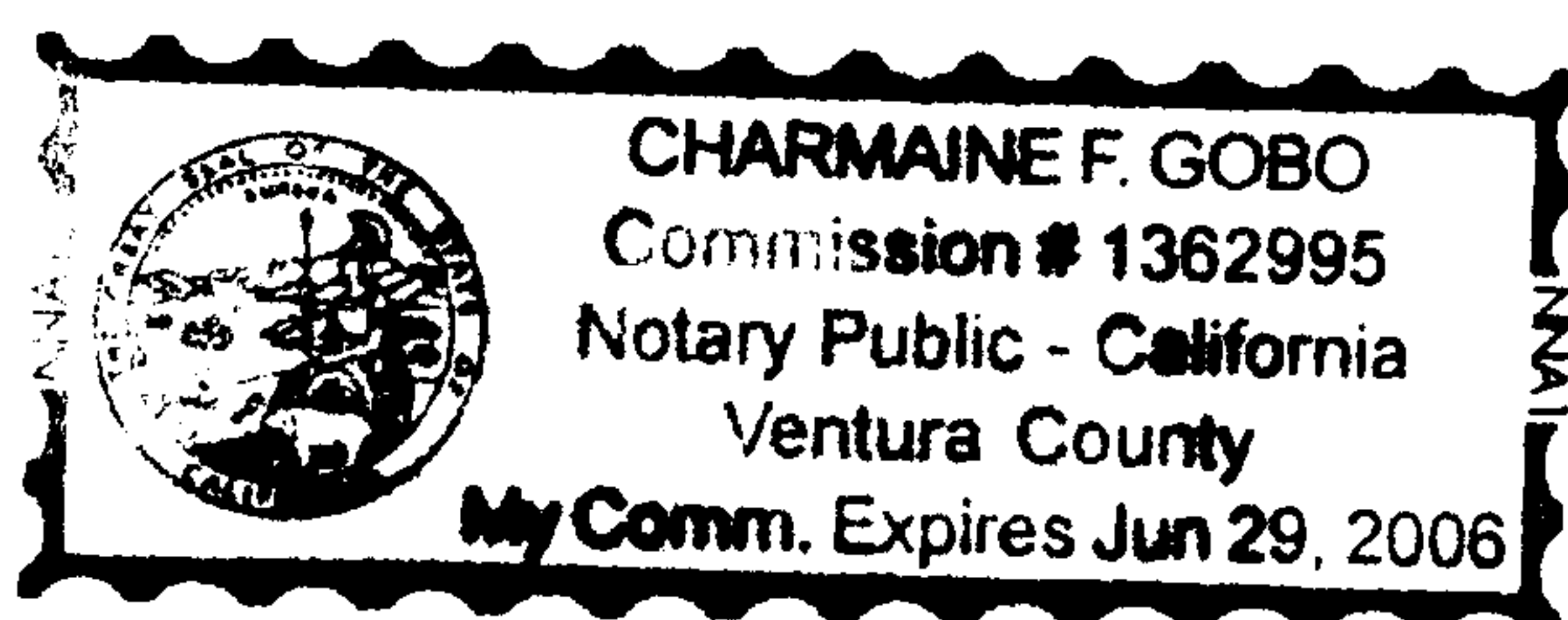
COUNTY OF VENTURA

*Charmaine F Gobo*  
*cf*

)  
) SS.  
)

On this 29 day of July 2005, before me, ~~John Elder~~, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Mortgage Electronic Registration, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/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.



(SEAL)

*Charmaine F Gobo*  
\_\_\_\_\_  
Notary Public

Commission Expires: 6/29/06

~~January 18, 2006~~ *cf*  
June 29, 2006