



20061130000581170 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
11/30/2006 10:58:43AM FILED/CERT

Recording Requested by
Countrywide Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **TOM LEE**
CLD Deficiency Department
DOC. ID#: **0001373198652005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700014159696

This Loan Modification Agreement (the "Agreement"), made this **12th** day of **October**, **2006** between **JAMES R BENNETT AND WIFE, ANDREA B BENNETT**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **May 11, 2006** 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 **May 25, 2006** as **Instrument Number 20060525000249230** 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:

**112 MEADOW CROFT CIR
BIRMINGHAM, AL 35242**

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

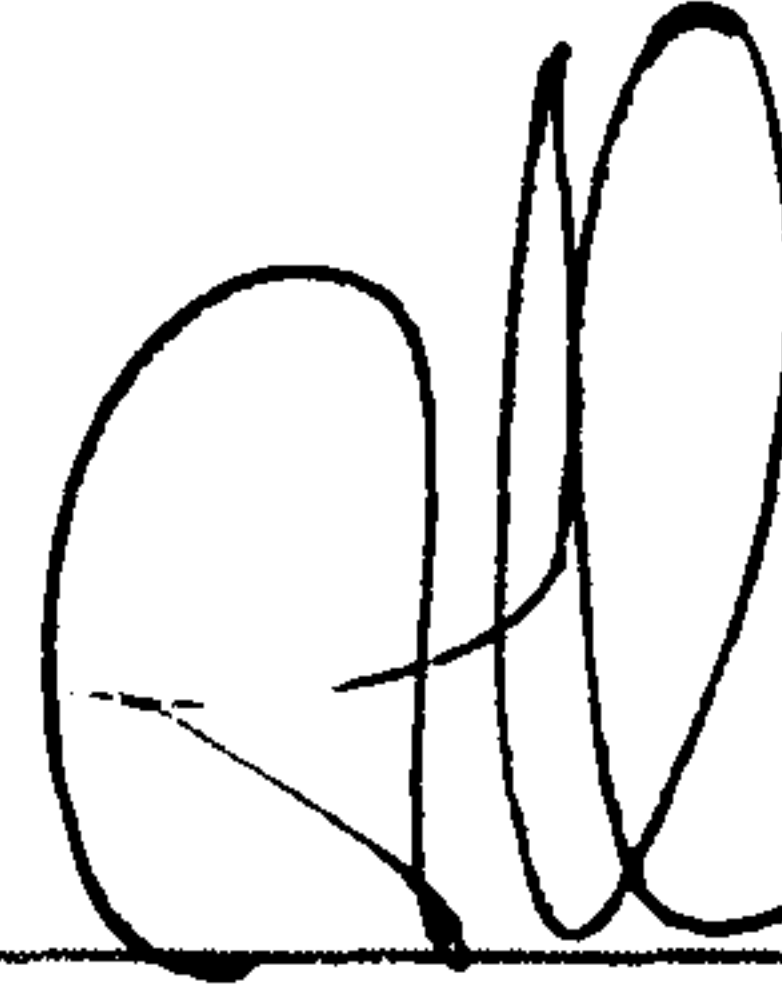
- **TO ADD THE DECLARATION VERBIAGE OF 'THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY,' TO PAGE 2 OF THE PUD RIDER.**
- **'MEADOW BROOK TOWNHOMES' NEEDS TO BE ADDED TO THE PROJECT NAME OF THE PUD RIDER.**

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 Bank, 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.

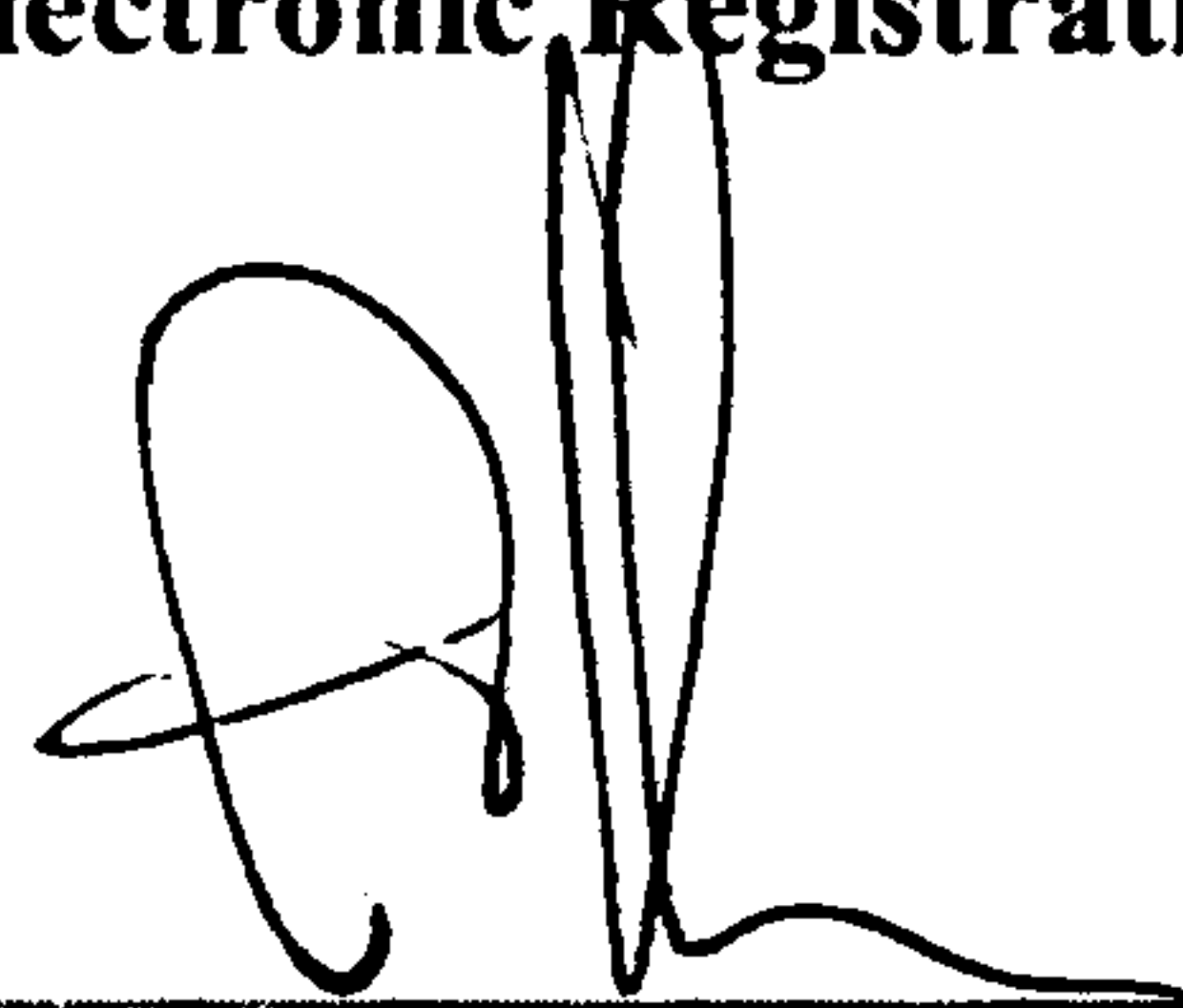
20061130000581170 2/4 \$21.00
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Countrywide Bank, N.A.

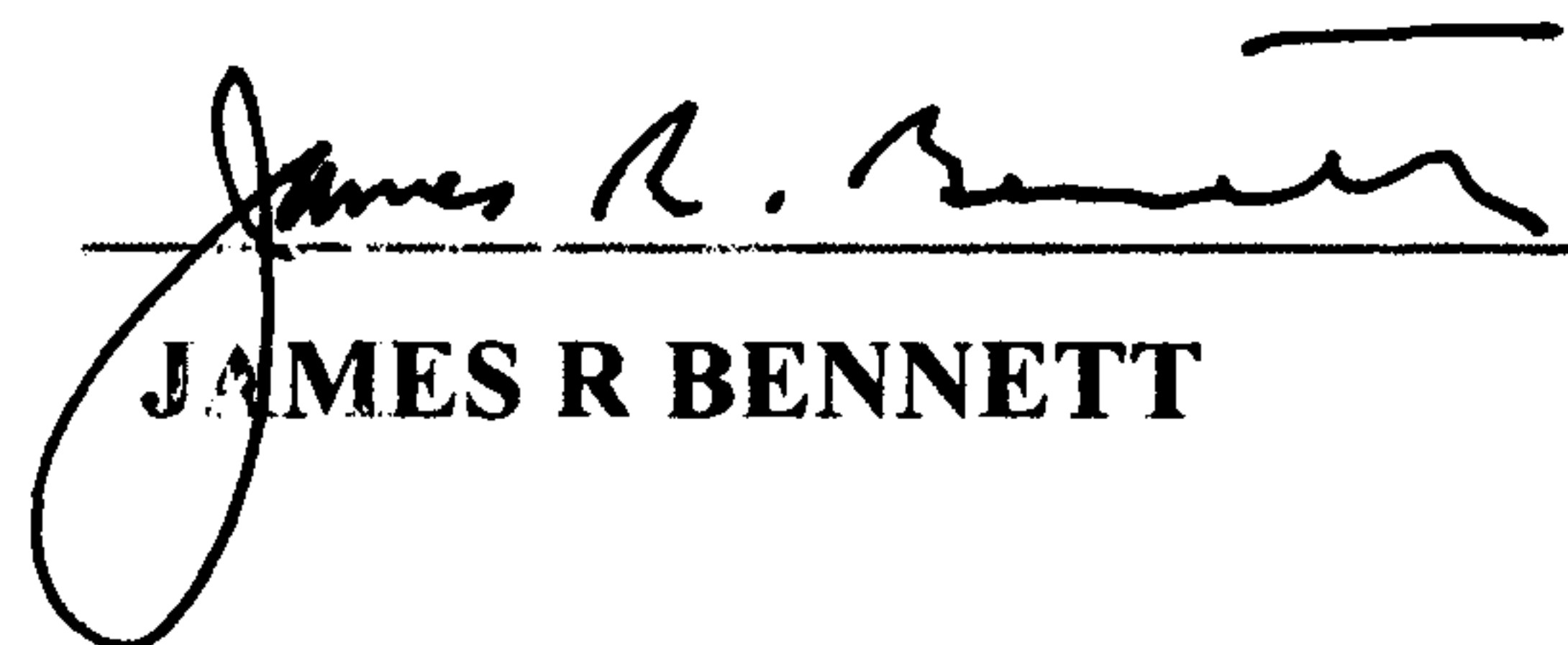


By: **Allen Kalust**
Its: **1st Vice President**

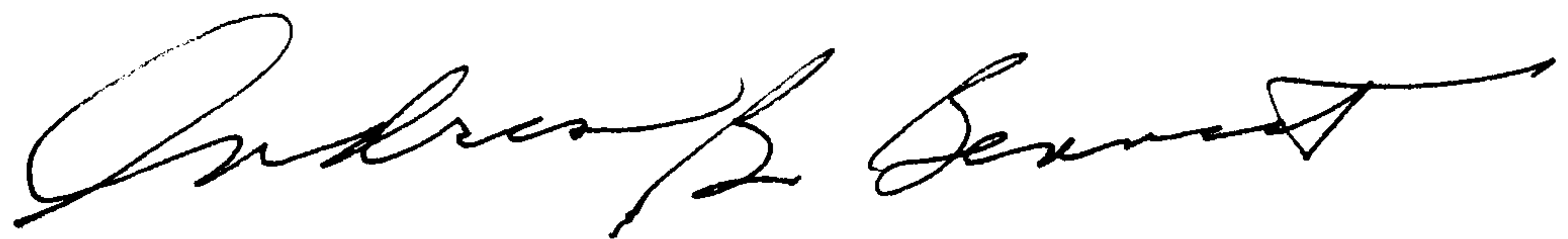
Mortgage Electronic Registration Systems, Inc.



By: **Allen Kalust**
Its: **1st Vice President**



JAMES R BENNETT



ANDREA B BENNETT

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Montgomery

)
) SS.
)

On this 30th Day of October 2006, BEFORE ME,

L. Renae Easterly, (Notary Public)

personally appeared, **JAMES R BENNETT, AND ANDREA B BENNETT**, 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

L. Renae Easterly
Notary Public

(SEAL)

Commission Expires: 8/09/07

STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 13th day of Nov 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Allen Kalust**, 1st Vice President for Countrywide Bank, N.A., 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)

Tricia Reynolds
Notary Public

Commission Expires: _____

April 29, 2007

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 13th day of Nov 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Allen Kalust**, 1st Vice President for Mortgage Electronic Registration Systems, 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.



(SEAL)

Tricia Reynolds

Notary Public

Commission Expires: _____

April 29, 2007