

Recording Requested by  
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: Raymond Grantham,  
Retail Deficiency Department  
CHL Loan: 3882853

Space Above for Recorder's Use

Inst # 2000-22188

### LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this 21st day of June, 2000 between Kathy Evans, (the "Borrowers") and Countrywide Home Loans, Inc., ("Countrywide"), amends and supplements that certain Deed of Trust between Countrywide Home Loans, Inc., and Kathy Evans, A Single Woman, dated May 30, 2000 and recorded on June 5, 2000, as Document No. 2000-18467, 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: 7602 Spencer Lane, Helena, AL 35080

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

To Correct the Maturity Date from "May 1, 2030" to correctly read "June 1, 2030"

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 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.

07/05/2000-22188  
11:18 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CJ1 14.30

Countrywide Home Loans, Inc.

A handwritten signature in black ink, appearing to read "Steve Johnson", written over a horizontal line.

By: Steve Johnson  
Its: 1<sup>st</sup> Vice President

A handwritten signature in black ink, appearing to read "Kathy Evans", written over a horizontal line.

Kathy Evans

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama)  
COUNTY OF Jefferson) SS.

On this 21st Day of June, 2000, BEFORE ME,  
Sherri Robinson, personally appeared Kathy Evans,

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



(SEAL)

Sherri Robinson  
Notary Public

ORIGINAL

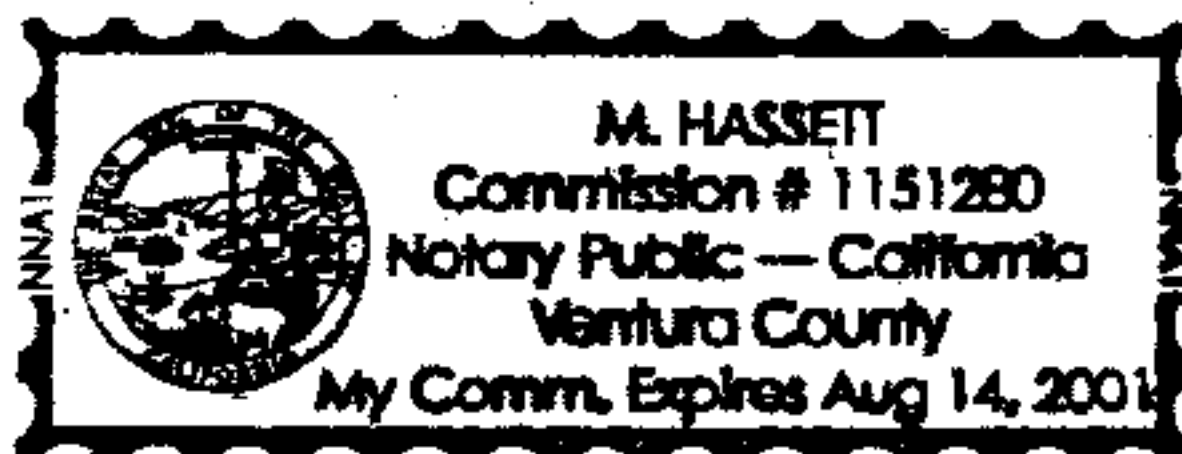
Commission Expires: \_\_\_\_\_

Sherri Robinson  
Notary Public State of Alabama at Large.  
My Commission Expires: Oct. 13, 2001.  
Bonded Thru Notary Public Underwriters.

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this 21st day of June 2000, before me, M. Hassett, Notary Public, personally appeared Steve Johnson, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his 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)

M. Hassett  
Notary Public

Commission Expires  
Inst # 2000-22188  
August 14, 2001

07/05/2000-22188  
11:18 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CJ1 14.50