RECORDED REQUESTED~ BY

	AND-WHEN-RECORDED MAIL TO Inst # 2000-26583
NAME	GMAC MORTGAGE CORPORATION DBA DITECH.COM
AODRESS CITY STATE	3200 PARK CENTER DRIVE STE. 150 COSTA MESA. CA 92626
SIAIL	LOAN NO. 685002870 , 11=10 AM CERTIFIED CHELRY COUNTY JUDGE OF PROBATE
	SPACE ABOVE THIS LINE FOR RECORDER'S USE
	MODIFICATION AGREEMENT
	(To Mortgage)
]	THIS AGREEMENT made on June 19, 2000 by and between GMAC Mortgage Corporation DBA DiTech. Com, herein designated as the BENEFICIARY and Mark A. Swysgood and Sharon T. Swysgood, herein designated as Borrower(s).
total ame	EAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the ount of \$15,000.00, dated, April 13, 2000 which note is secured by the Deed of Trust/Mortgage pril 13, 2000 recorded in the office of the County Recorder of SHELBY County, ALABAMA as ent # 2000-15339 and recording on May 9, 2000 of Official Records of said County.
	HEREFORE, for value received, the parties hereto do modify the above referenced Note Deed of Trust / Mortgage as follows:
	rtgage is being Modified to Add the Initial Interest Rate and Maturity Date. The Initial Interest ould reflect as " 6.99 % " and the Maturity Date should reflect as " March 13, 2025 "
or cond Modifica	herein contained shall in any manner whatsoever alter, amend, modify or change any other terms itions of the above referenced Note and/or Deed of Trust/Mortgage except as to the ation described above, nor shall any of the rights of the BENEFICIARY thereunder be ally prejudiced by reason of this modification; all rights of the BENEFICIARY shall be and shall n full force and effect as though this Modification had been originally specified in the original

BORROWER(S):

The surpce of Mark A. Swysgood

Sharon T. Swysgood

Note and/or Deed of Trust/Mortgage.

GMAC Mortgage Corporation dba DiTech . Com

By:_

Title: Assistant Vice President

Nancy Acosta

COUNTY OF SHELBY 355.

On July 19, 2000 before me, Johanna Mize, personally appeared Mark and Shavon Swysgood

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 signature(s) on the instrument the person(s) or entity upon behalf of which the person(s) acted, executed the instrument.

Signature

MY COMMISSION EXPIRES APRIL 9, 2002

(SEAL OR STAMP)

STATE OF CALIFORNIA

WITNESS my hand and official seal.

COUNTY OF ORANGE 55.

On July 20, 2000 before me, SERGIO LOMELI, a Notary Public personally appeared NANCY ACOSTA, ASSISTANT VICE PRESIDENT

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 signature(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

Sergio Lomeli



(SEAL OR STAMP)

Exhibit A

Lot 33, in Block 1, according to the Map and Survey of Cahaba Valley Estates, 6th Sector, as recorded in Map Book 6, Page 25, in the Probate Office of Shelby County, Alabama. Mineral and Mining Rights excepted.

Inst # 2000-26583

OB/O7/2000-26583

11:10 AM CERTIFIED

SHELBY COUNTY JURGE OF PROBATE

003 SNA 13.50