When recorded, mail to:

Argent Mortgage Company, LLC One City Boulevard West Orange, CA 92868

06/19/2003 12:49:00 FILED/CERTIFIED

Loan Number: 0046616504 - 9606

Space Above This Line For Recorder's Use

MODIFICATION AGREEMENT

This agreement made on April 23, 2003, by and between Argent Mortgage Company, LLC herein designated as the BENEFICIARY and MICHAEL J. SWORDS

WHEREAS, BENEFICIARY is the holder of a certain promissory Note executed by Borrower(s) in the

	3, which Note is secured by Deed of Trust dated April order of SHELBY County, as Instrument Number on
NOW THEREFORE, for value received, the parties Deed of Trust and/or X ALL LOAN DOCU	hereto modify the above referenced Note and/o
THIS MODIFICATION AGREEMENT IS BEING NAME ON ALL LOAN DOCUMENTS TO READ M	EXECUTED TO CORRECT THE BORROWERS lichael T. Swords
conditions of the above referenced Note and/one of the Modification do DOCUMENTS except as to the Modification do BENEFICIARY thereunder be specifically prejudice.	er, alter, amend, modify or changed any other terms or Deed of Trust and/or X ALL LOAN escribed above, nor shall any of the rights of the ced by reason of this modification; all rights of the sthough the Modification has been originally specified
BORROWERS:	Argent Mortgage Company, LLC
Mihal I Sambe	
MICHAEL T. SWORDS	By: BRANCH MANAGER SIGNATURE
	By: ANTHONY SM, The PRINT BRANCH MANAGER NAME
State of ALABAMA County of JEFFERSON	
n APRTI 30 2003 hofore	DORTA My SANDERS

, before me

, personally appeare MICHAEL T. SWORDS and , personally know proved to me on the basis of satisfactory evidence) to be the person(s) whose name is it are subsidered. to the within instrument and acknowledged to me that he/she/they executed the same his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the seconds is in the entity upon behalf of which the person(s) acted, executed this Modification Agreement

Acknowledgment-All Purpose (in NY State) 1

STATE OF

NEW YORK

: SS.:

COUNTY OF

in the year 2003, before me, the undersigned, personally appeared // , personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

NOTE: Do NOT use this acknowledgment out of state or for corporation acknowledgments taken outside New York. For corporate acknowledgments taken outside New York, use either the RPL§ 309 forms for corporate acknowledgment, or a format acceptable under the law of the jurisdiction where the acknowledgment is taken - also note that a Certificate of Conformity may be required, if not on an acceptable New York Form. Other acknowledgments taken out of state must be either on the New York out-of-state form or on a form valid in the jurisdiction, with a certificate of conformity.

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Notary Public - State of New York

NO. 01MU5064887

Qualified in Westchester County

My Commission Expires 7-2