

When recorded, mail to:

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

20031106000738040 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
11/06/2003 09:32:00 FILED/CERTIFIED

Loan Number: 0053577714 - 9607

Space Above This Line For Recorder's Use

## MODIFICATION AGREEMENT

This agreement made on October 23, 2003, by and between Argent Mortgage Company, LLC herein designated as the BENEFICIARY and ROBERT L. CZOCHARA and BONNE B. CZOCHARA

WHEREAS, BENEFICIARY is the holder of a certain promissory Note executed by Borrower(s) in the total amount of \$ 399,000.00, dated October 23, 2003, which Note is secured by Deed of Trust dated October 23, 2003 recorded in the Office of the County Recorder of SHELBY County, as Instrument Number on of official records of said County.

Instrument Number 20031106000738030

NOW THEREFORE, for value received, the parties hereto modify the above referenced ☒ Note and/or ☒ Deed of Trust and/or ☒ ALL DOCUMENTS as follows:

**THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT ROBERT CZOCHARA AND BONNE CZOCHARA**

Nothing herein contained in any manner whatsoever, alter, amend, modify or changed any other terms or conditions of the above referenced ☒ Note and/or ☒ Deed of Trust and/or ☒ ALL DOCUMENTS except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force as though the Modification has been originally specified in the original Note and/or Deed of Trust.

BORROWERS:

Robert Czochara  
ROBERT CZOCHARA

Bonne Czochara  
BONNE CZOCHARA

State of ALABAMA  
County of SHELBY

On October 23, 2003, before me  
Kevin Hays

Robert L. Czochara and Bonne B. Czochara, personally appeared  
(or 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 the entity upon behalf of which the person(s) acted, executed this Modification Agreement.

[Signature]  
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 13, 2004  
BONDED THRU NOTARY PUBLIC UNDERWRITERS