

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: **DAVID B. ROY**
CLD Department
DOC. ID#: 000310032342005N

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
MORTGAGE (HOME EQUITY LINE OF CREDIT)**

This Loan Modification Agreement (the "Agreement"), made this **8th** day of **June**, **2004** between **BEVERLY JO JOHNSON**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS**, and **BEVERLY JO JOHNSON, AN UNMARRIED PERSON**, dated **April 30, 2003** and recorded on **May 12, 2003** as Instrument Number **20030512000292330** 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:

**155 SUGARHILL LANE
ALABASTER, AL 35007**

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

- **TO CORRECT NOTARY SECTION WHICH WAS INCORRECT WITHIN THE ORIGINAL DEED OF TRUST AT THE TIME OF RECORDING.**

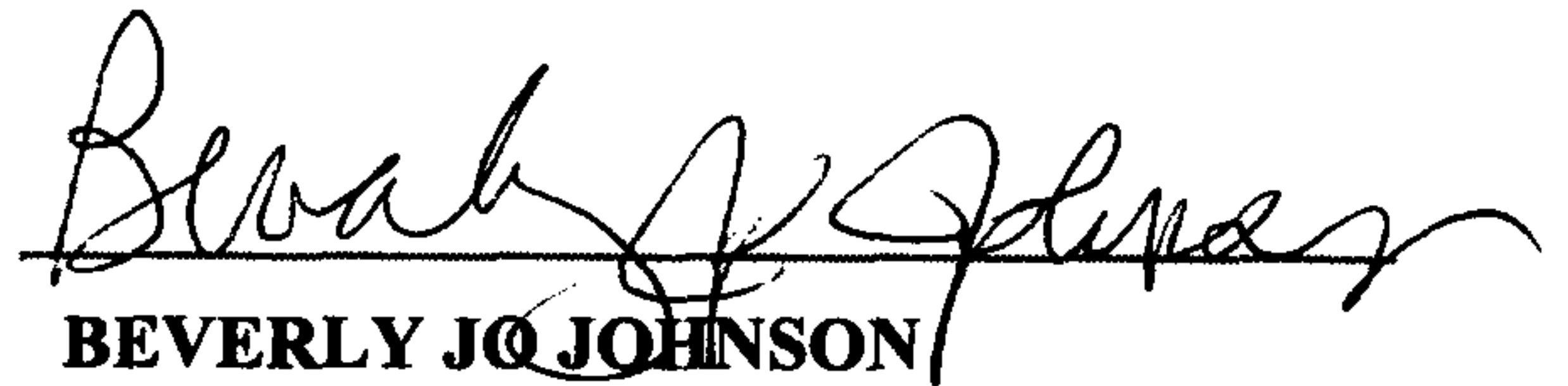
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. 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.

Countrywide Home Loans, Inc.

A handwritten signature in cursive script, appearing to read "Tracy Schreiner", written over a horizontal line.

By: Tracy Schreiner
Its: Assistant Vice President

A handwritten signature in cursive script, appearing to read "Beverly Jo Johnson", written over a horizontal line.

BEVERLY JO JOHNSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

On this 18th Day of June 2004, BEFORE ME,

MARY L Jones
(Notary Public)

personally appeared, **BEVERLY JO JOHNSON**, 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

Mary L Jones
Notary Public

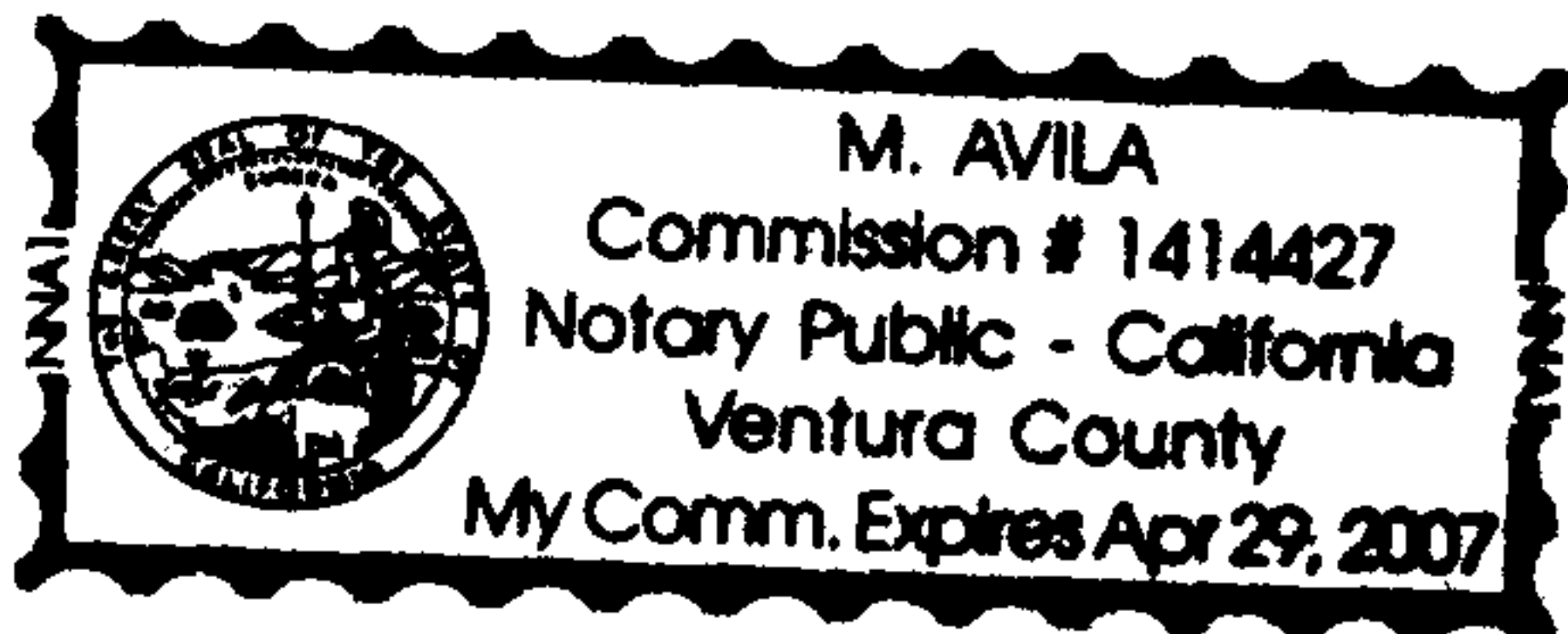
Commission Expires: MY COMMISSION EXPIRES
OCTOBER 28, 2004

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 17th day of June 2004, before me, **M. Avila**, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Countrywide Home Loans, 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)

M. Avila
Notary Public

Commission Expires: _____

April 29, 2007

EXHIBIT "A"

20030512000292330 Pg 6/6 40.95
Shelby Cnty Judge of Probate, AL
05/12/2003 10:05:00 FILED/CERTIFIED

**LOT 13, ACCORDING TO THE SURVEY OF SUGAR HILL TOWNHOMES, AS
RECORDED IN MAP BOOK 28, PAGE 115, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.**

20040702000366580 Pg 4/4 21.00
Shelby Cnty Judge of Probate, AL
07/02/2004 11:45:00 FILED/CERTIFIED