


Recording Requested by
Countrywide Home Loans, Inc.


20050208000064360 Pg 1/4 21.00
Shelby Cnty Judge of Probate, AL
02/08/2005 15:00:00 FILED/CERTIFIED

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **GRACIA FARNELL**
CLD Deficiency Department
DOC. ID#: **000389014472005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700002356593

This Loan Modification Agreement (the "Agreement"), made this **7th** day of **December**, **2004** between **CINDY A FREY, MARIA C MARTINEZ**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgage") amends and supplements that certain **MORTGAGE** dated **August 31, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **September 10, 2004** as Instrument Number **20040910000504490** 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:

**104 CHASE CREEK CIR
PELHAM, AL 35124**

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

- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY", TO PAGE 2 OF THE PUD RIDER" WHICH WAS OMITTED 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 second 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.

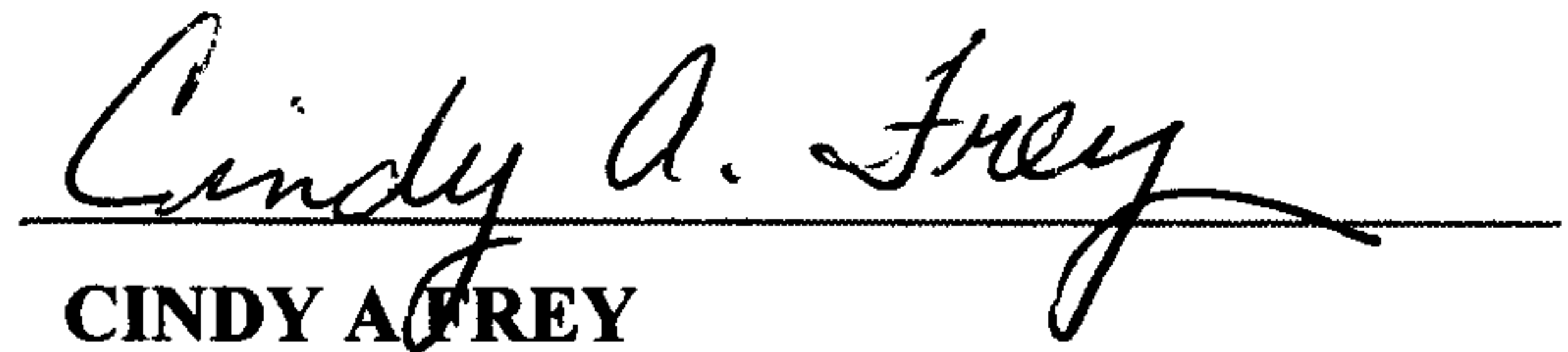


By: **Tracy Schreiner**
Its: **Assistant Vice President**

Mortgage Electronic Registration



By: **Tracy Schreiner**
Its: **Assistant Vice President**


CINDY A FREY
MARIA C MARTINEZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Jefferson

)
) SS.
)

On this December Day of 1st Dec 2004, BEFORE ME,

Sonia M East

(Notary Public)

personally appeared, **CINDY A FREY, MARIA C MARTINEZ**, 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

Sonia M East
Notary Public


(SEAL)

Commission Expires: 3-21-05

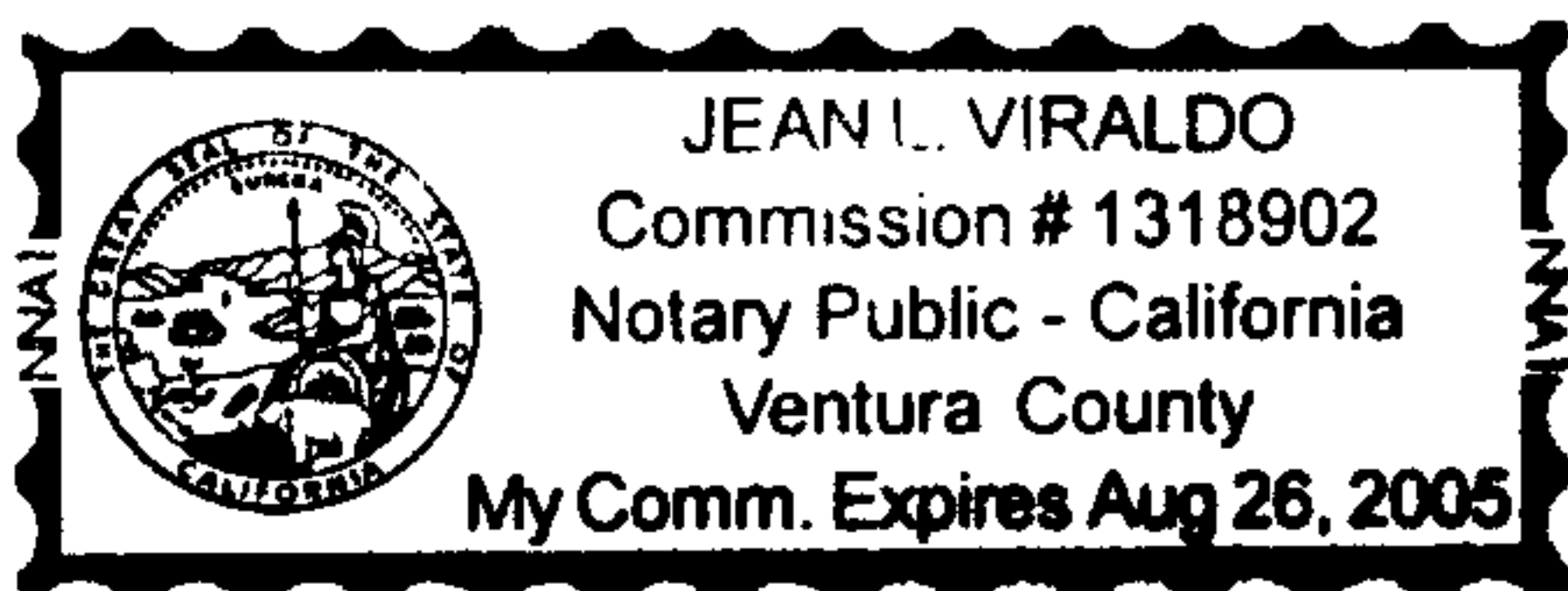
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 11 day of Jan 2005  2004, before me, **Jean L Viraldo**, 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.



Jean L Viraldo
Notary Public

Commission Expires: _____

(SEAL)

August 26, 2005

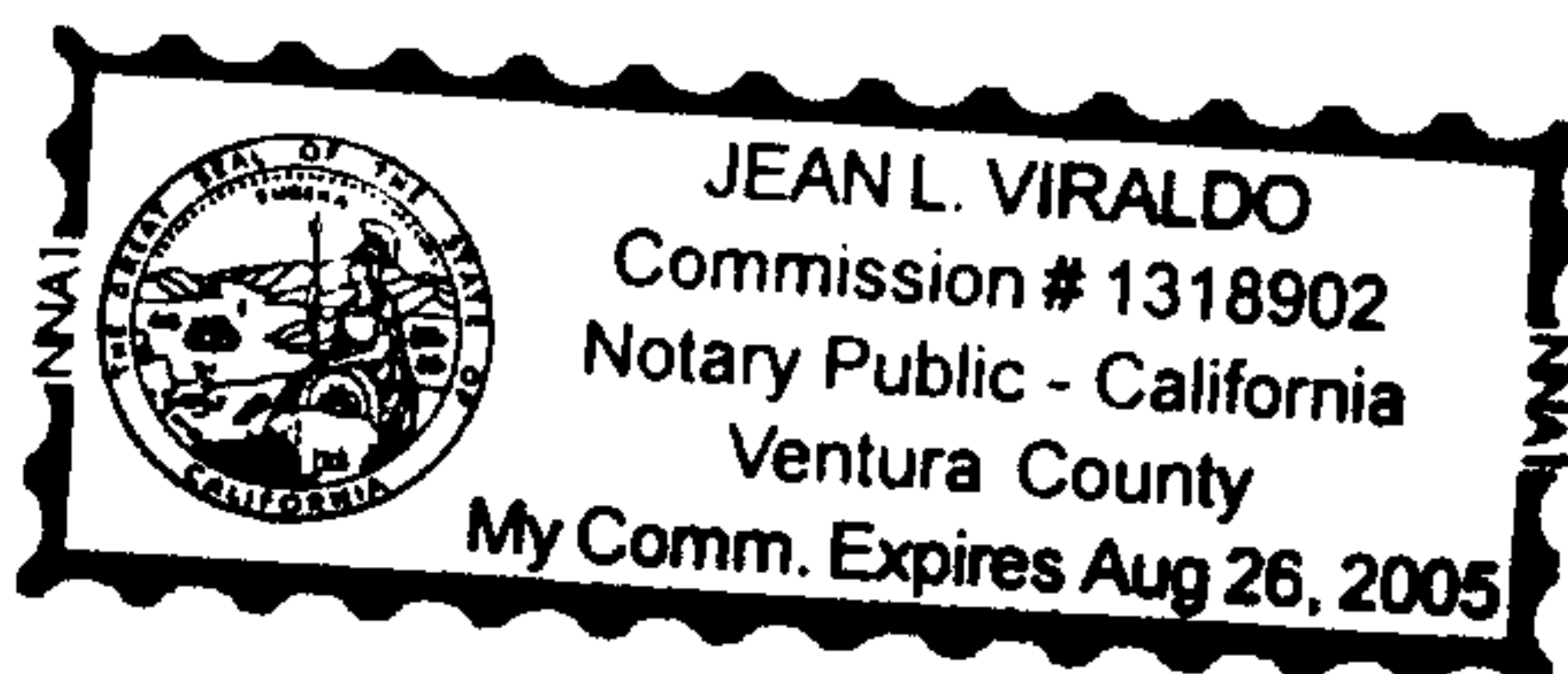
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 11 day of Jan ^{2005 (90)} ~~2004~~, before me, **Jean L Viraldo**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Mortgage Electronic Registration, 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.



Jean L Viraldo
Notary Public

Commission Expires: _____

August 26, 2005

(SEAL)