

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: **BRYAN KOOBIE**  
CLD Deficiency Department  
DOC. ID#: **000259991242005N**

Prepared by: Gracia Farnell  
1800 Tapo Canyon Rd.  
Simi Valley CA 93063

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this **19th** day of **November**, **2004** between **ROYCE W BALLARD, STACI B BALLARD**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE** between, **AMERICA'S WHOLESALE LENDER**, and **ROYCE W BALLARD AND HIS WIFE STACI B BALLARD**, dated **May 16, 2003** and recorded on **May 22, 2003** as **Instrument Number 20030522000317600** 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:

**1853 HAMILTON ROAD  
PELHAM, AL 35124**

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

- **TO CORRECT THE NOTARY ACKNOWLEDGEMENT WHICH WAS INCORRECT 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.**

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 "Royce W. Ballard", written over a horizontal line.

**ROYCE W BALLARD**

A handwritten signature in cursive script, appearing to read "Staci B. Ballard", written over a horizontal line.

**STACI B BALLARD**

**(ALL SIGNATURES MUST BE ACKNOWLEDGED)**

STATE OF Alabama

COUNTY OF Shelby

)  
) SS.  
)

On this 12th Day of January 2004, BEFORE ME,

Jaclyn Eliese Hukeba - SouthTrust Bank,  
(Notary Public)

personally appeared, **ROYCE W BALLARD, STACI B BALLARD**, 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

Jaclyn Eliese Hukeba  
Notary Public

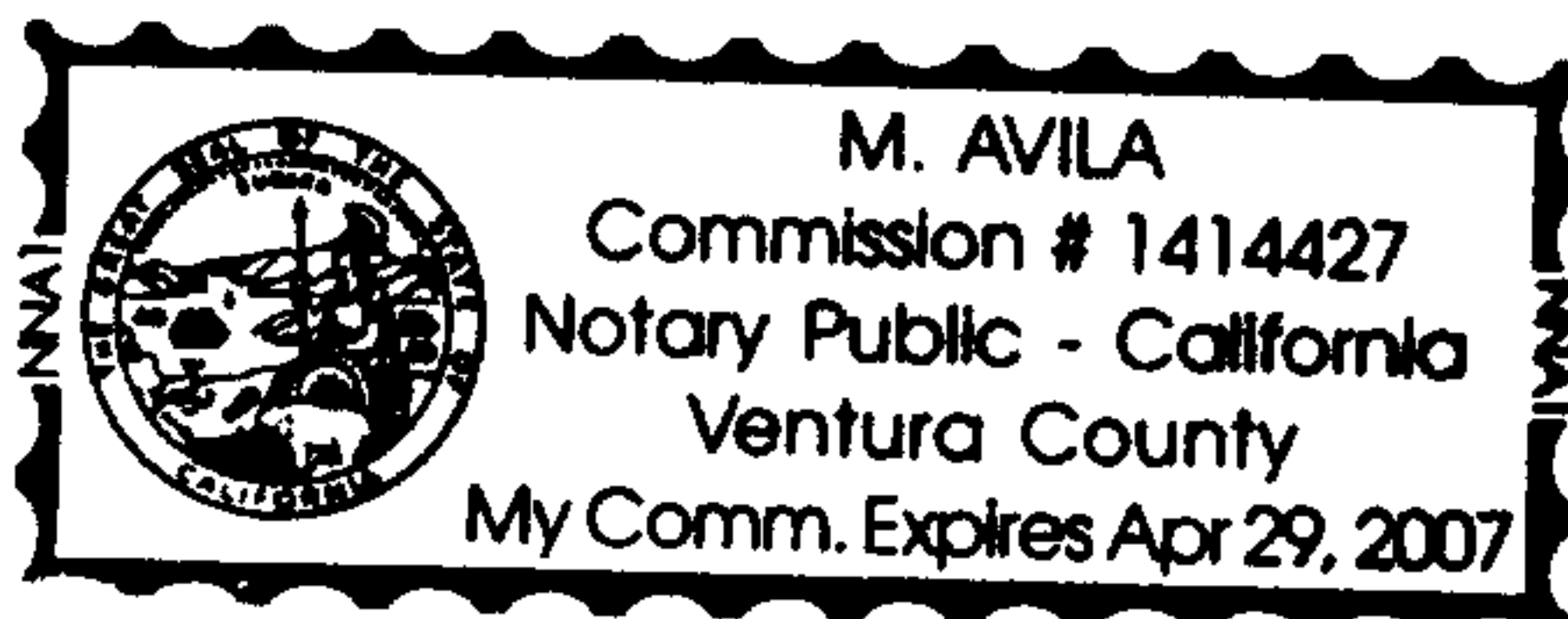
(SEAL)

Commission Expires: 2/25/2007

STATE OF CALIFORNIA )  
) SS.  
COUNTY OF VENTURA )

On this 31st day of February <sup>2005 M.A</sup> 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.



M. Avila  
Notary Public

Commission Expires: \_\_\_\_\_

(SEAL)

**April 29, 2007**