

Recording Requested by
Countrywide Bank, a Division of Treasury Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, a Division of Treasury Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **M.J. KUSEL**
CLD Deficiency Department
DOC. ID#: **000521205292005N**

Space Above for Recorder's Use

Prepared By: MJ Kusel

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

This Loan Modification Agreement (the "Agreement"), made this **4th** day of **February**, **2005** between **JOHN M SIEWEKE, AND SUSAN LEIGH SIEWEKE**, (the "Borrowers") and **Countrywide Bank, a Division of Treasury Bank, N.A.**, ("Lender"), amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** between, **COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A.**, and **JOHN M SIEWEKE, AND SUSAN LEIGH SIEWEKE, HUSBAND AND WIFE**, dated **March 12, 2004** and recorded on **March 19, 2004** as **Instrument Number 20040319000141820, Book Number COUNTRYWIDE** 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:

**213 TREYMOORE LAKE CIRCLE
ALABASTER, AL 35007**

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

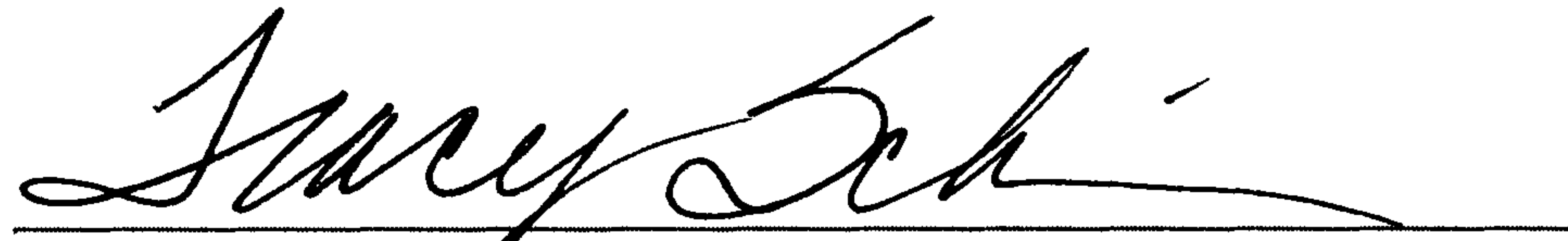
- **TO ADD THE DECLARATION VERBIAGE OF THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY TO PAGE 2 OF THE PUD RIDER**

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.

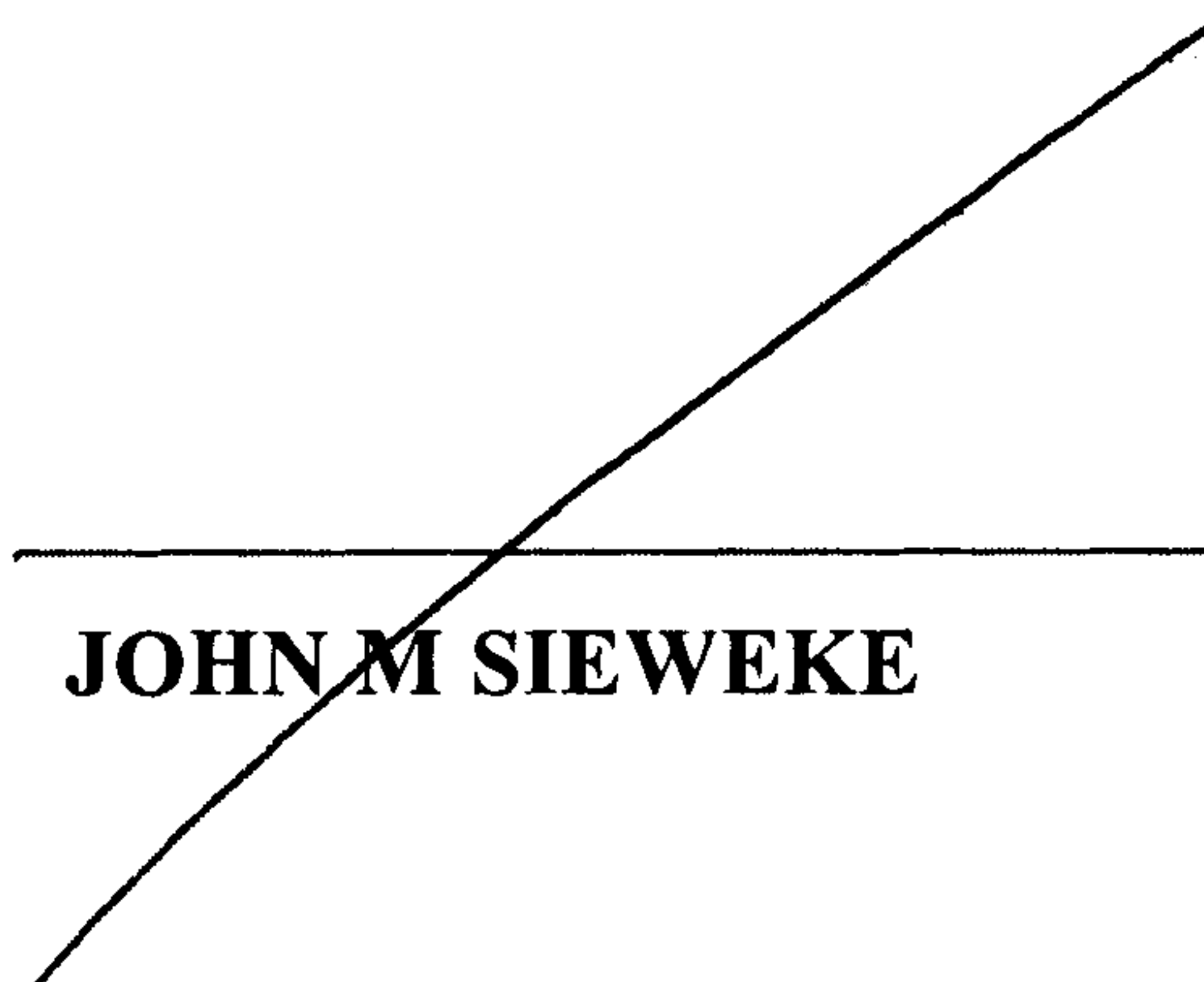
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, a Division of Treasury Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security 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.

20050719000359970 2/4 \$20.00
Shelby Cnty Judge of Probate, AL
07/19/2005 08:46:47AM FILED/CERT

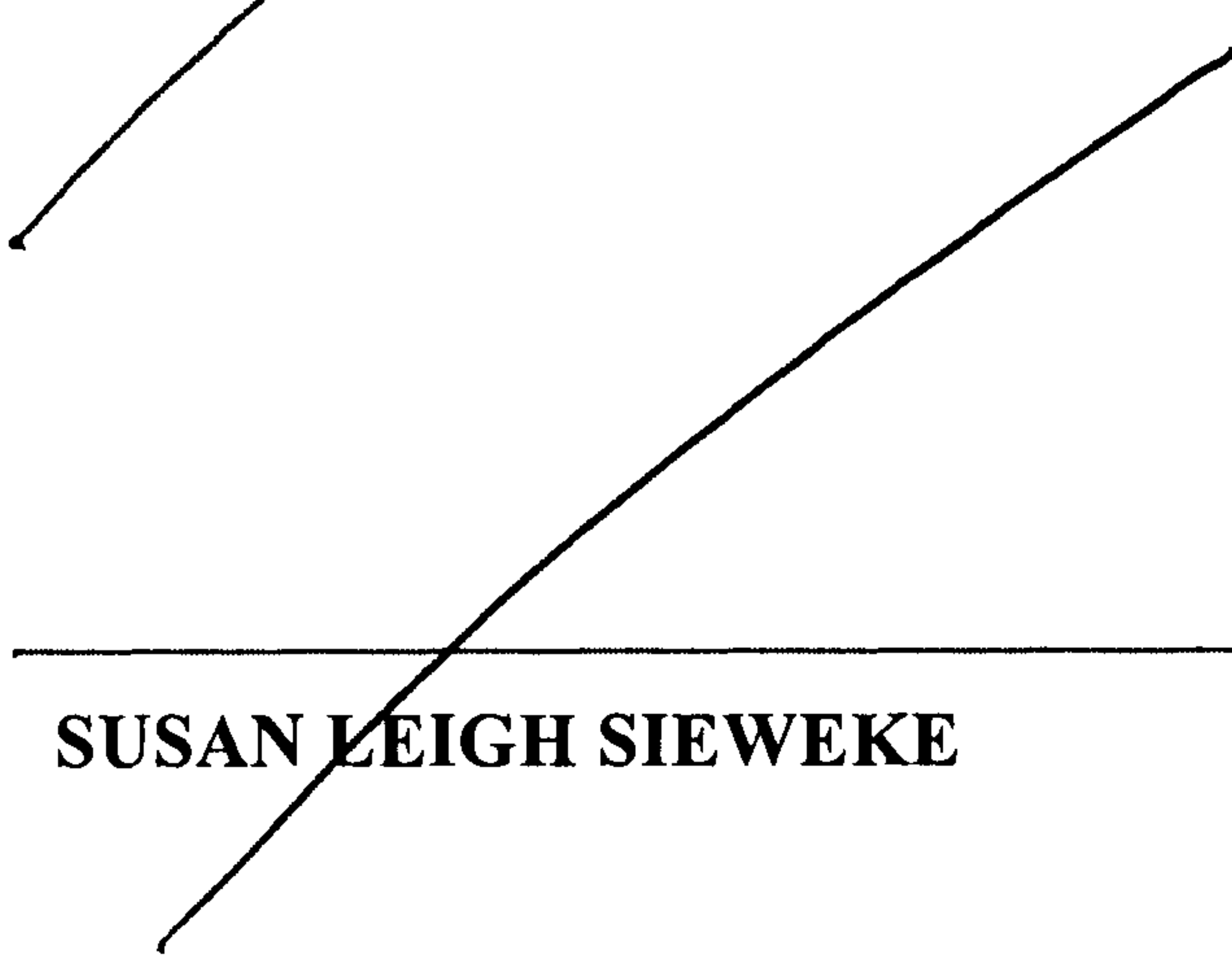
Countrywide Bank, a Division of Treasury Bank, N.A.



By: Tracy Schreiner
Its: Assistant Vice President



JOHN M SIEWEKE



SUSAN LEIGH SIEWEKE

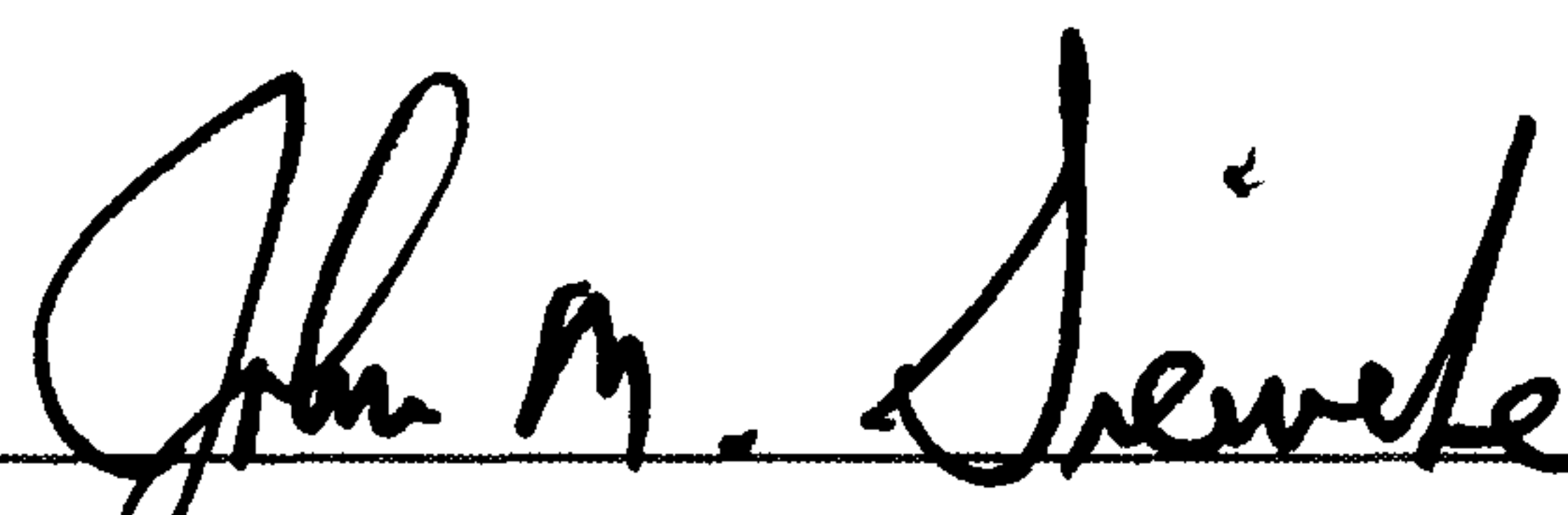
(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20050719000359970 3/4 \$20.00
Shelby Cnty Judge of Probate, AL
07/19/2005 08:46:47AM FILED/CERT

Countrywide Home Loans, Inc.

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


JOHN M SIEWEKE


SUSAN LEIGH SIEWEKE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Chilton

On this 18th Day of February 2005, BEFORE ME,

Chrisie Driver
(Notary Public)

personally appeared, **JOHN M SIEWEKE , AND SUSAN LEIGH SIEWEKE**, 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

Chrisie Driver
Notary Public

(SEAL)

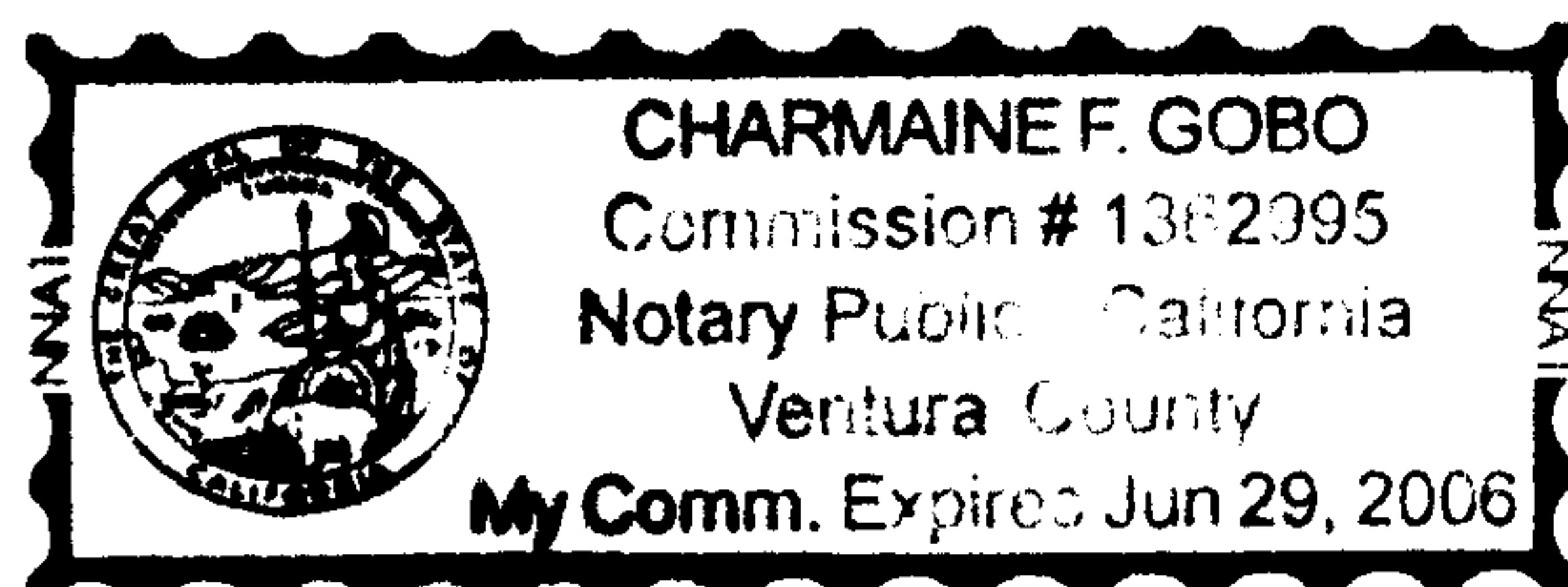
Commission Expires: 10-28-08

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 8th day of July 2005, before me, **Charmaine F. Gobo**, 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)

Charmaine F. Gobo
Notary Public

Commission Expires: 6/29/06

June 29, 2006