

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

PREPARED BY:
Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **EMILY JOAN SANKO**
CLD Deficiency Department
DOC. ID#: **000320303582005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100015700027739925

This Loan Modification Agreement (the "Agreement"), made this **27th** day of **June**, **2005** between **SARAH K CAMPBELL, AND EDMUND R BENSON**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **July 09, 2003** 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 **July 10, 2003** as Instrument Number **20030710000436780** 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:

**76 SLEEPY HOLLOW CIRCLE
COLUMBIANA, AL 35051**

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

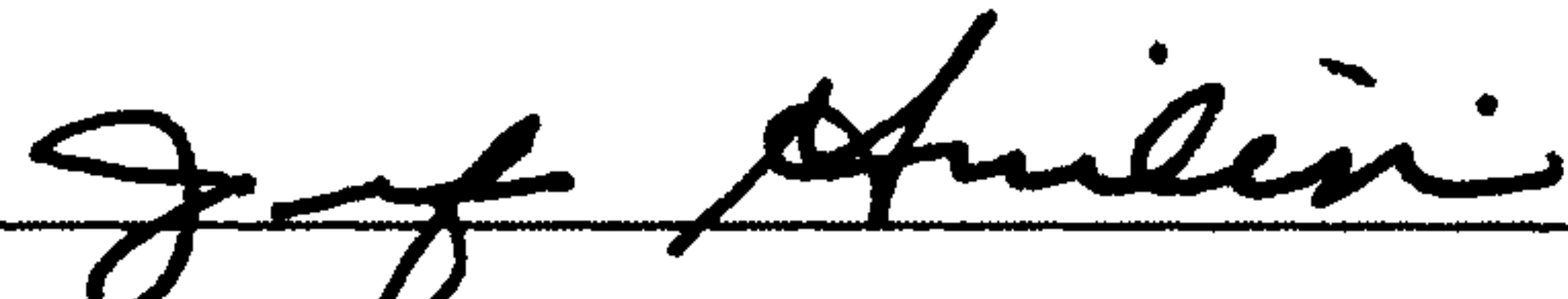
- **TO CORRECT THE PROPERTY ADDRESS TO READ "76 SLEEPY HOLLOW CIRCLE, COLUMBIANA, AL 35051" WHICH WAS INCORRECT AT THE TIME OF RECORDING.**

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.

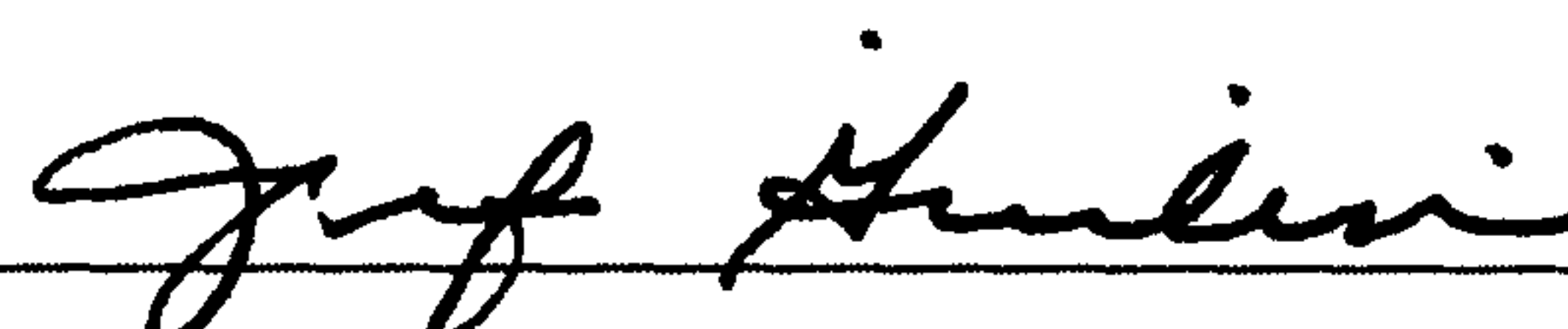
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a 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.

20050804000397560 2/4 \$20.00
Shelby Cnty Judge of Probate, AL
08/04/2005 12:59:45PM FILED/CERT

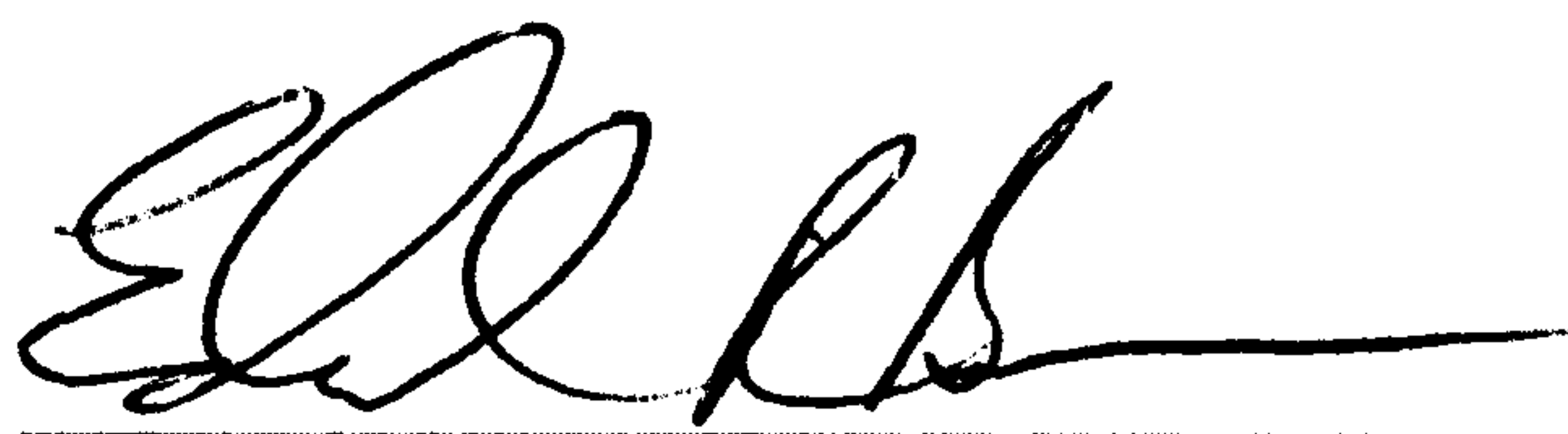
Countrywide Home Loans, Inc.


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**


SARAH K CAMPBELL


EDMUND R BENSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

20050804000397560 3/4 \$20.00
Shelby Cnty Judge of Probate, AL
08/04/2005 12:59:45PM FILED/CERT

STATE OF Alabama)
COUNTY OF Shelby) SS.
On this 22nd Day of July 2005, BEFORE ME,
Sandy Thompson
(Notary Public)

personally appeared, SARAH K CAMPBELL, AND EDMUND R BENSON, 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

Sandy Thompson
Notary Public

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES: Apr 22, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Commission Expires:

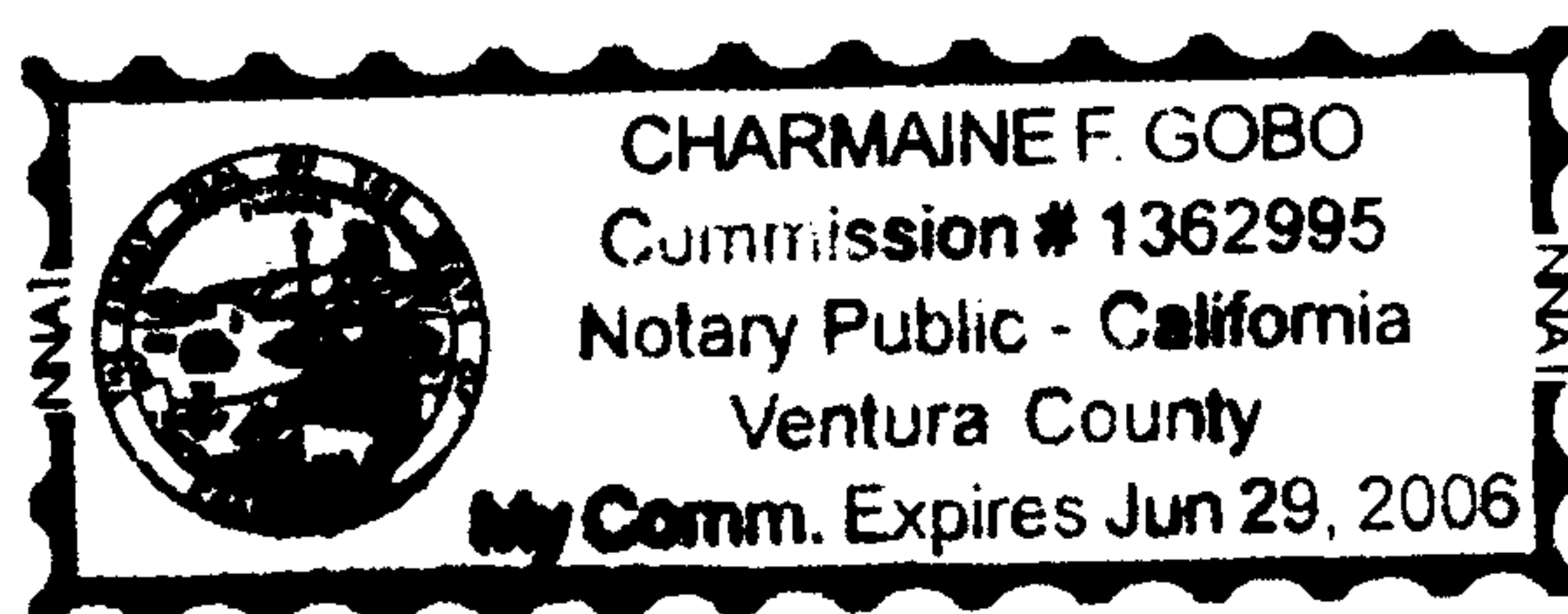
(SEAL)

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

Charmaine F. Gobo
CF

On this 24 day of July 2005, before me, John Elder, Notary Public, personally appeared
Jennifer Guidicessi, 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.



Charmaine F. Gobo
Notary Public

Commission Expires: 6/29/06

~~January 18, 2006~~ CF
June 29, 2006

(SEAL)

20050804000397560 4/4 \$20.00
Shelby Cnty Judge of Probate, AL
08/04/2005 12:59:45PM FILED/CERT

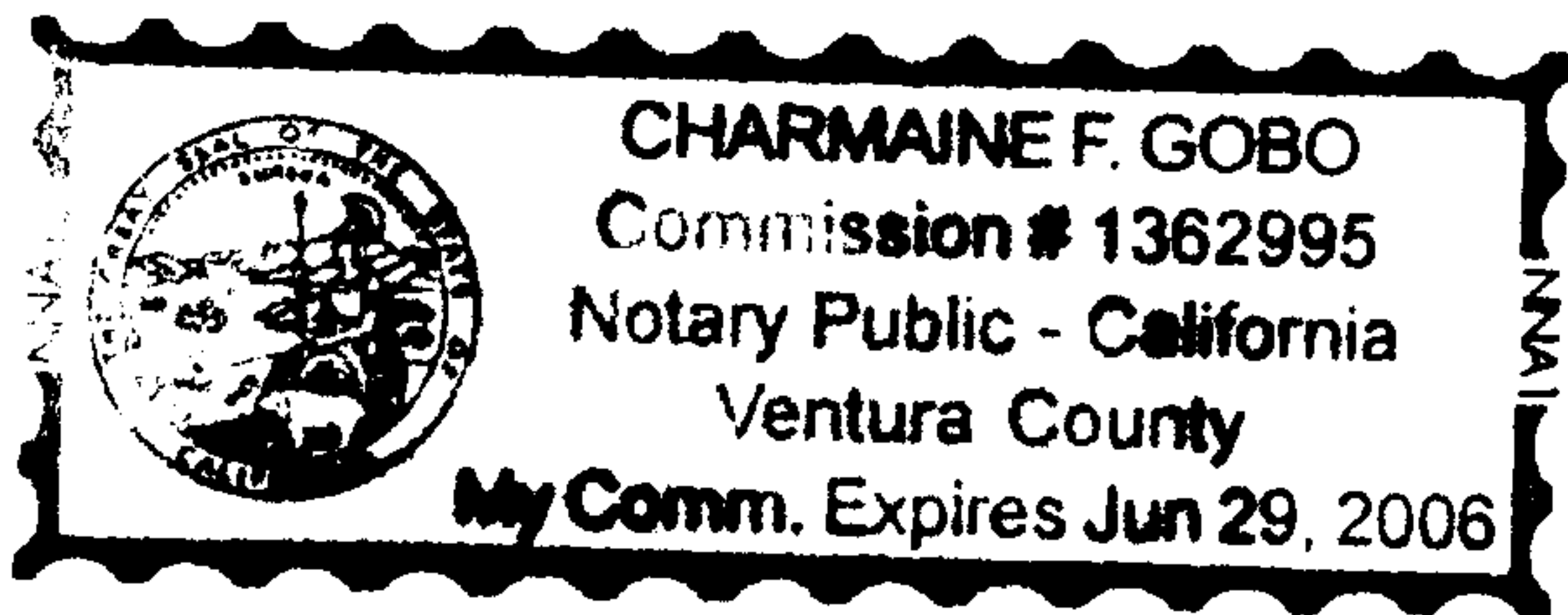
STATE OF CALIFORNIA
COUNTY OF VENTURA

Charmaine F Gobo
cf

)
) SS.
)

On this 29 day of July 2005, before me, ~~John Elder~~, Notary Public, personally appeared **Jennifer Guidicessi**, 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.



(SEAL)

Charmaine F Gobo

Notary Public
Commission Expires: 6/29/06
~~January 18, 2006~~ *cf*
June 29, 2006