

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: **REGINA MARTINEZ**
CLD Deficiency Department
DOC ID#: **000766112412005N**

Prepared by Regina Martinez

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

MIN#: 100015700041607348

This Loan Modification Agreement (the "Agreement"), made this **17th** day of **June**, **2005** between **ARTHUR G HAGGIS, AND BETTY HAGGIS**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** dated **September 23, 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 **November 12, 2004** as Instrument Number **20041112000621690** 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:

**480 DAVENTRY CIR
CALERA, AL 35040**

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

• **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PG 6**

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.

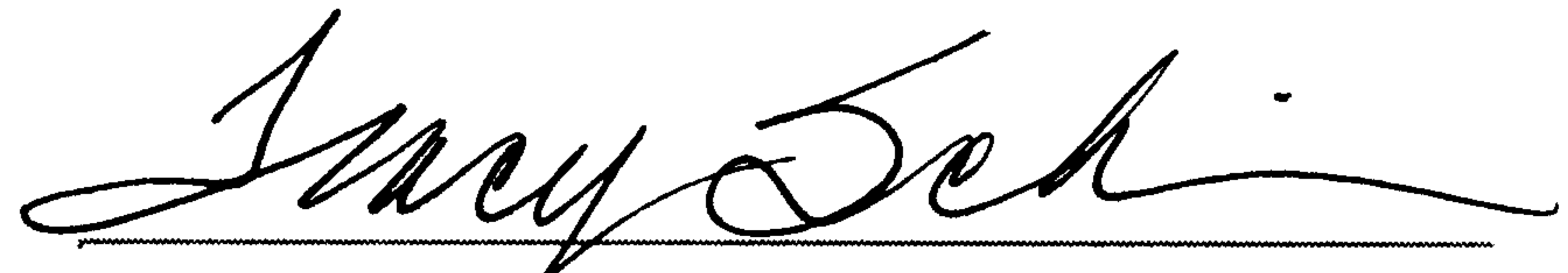
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain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


ARTHUR G HAGGIS
BETTY HAGGIS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20050805000400460 3/4 \$20.00
 Shelby Cnty Judge of Probate, AL
 08/05/2005 12:49:42PM FILED/CERT

STATE OF Alabama

COUNTY OF Shelby

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) SS.
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On this 7th Day of July 2005, BEFORE ME,

Heather R Beaty
 (Notary Public)

personally appeared, **ARTHUR G HAGGIS, AND BETTY HAGGIS**, 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

Heather R Beaty
 Notary Public

(SEAL)

Commission Expires: _____

MY COMMISSION EXPIRES JUNE 3, 2008

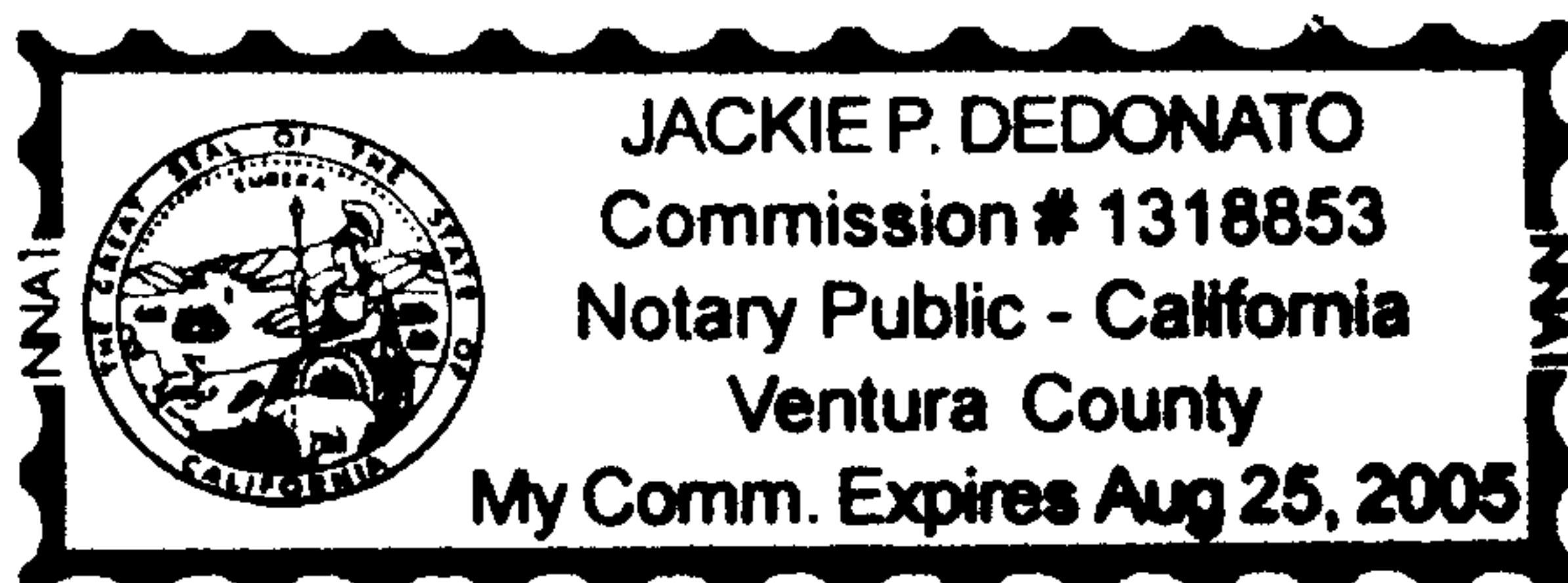
STATE OF CALIFORNIA

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COUNTY OF VENTURA

On this 20th day of July 2005, before me, **Jackie P DeDonato**, 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.



Jackie P DeDonato
 Notary Public

Commission Expires: _____

(SEAL)

August 25, 2005

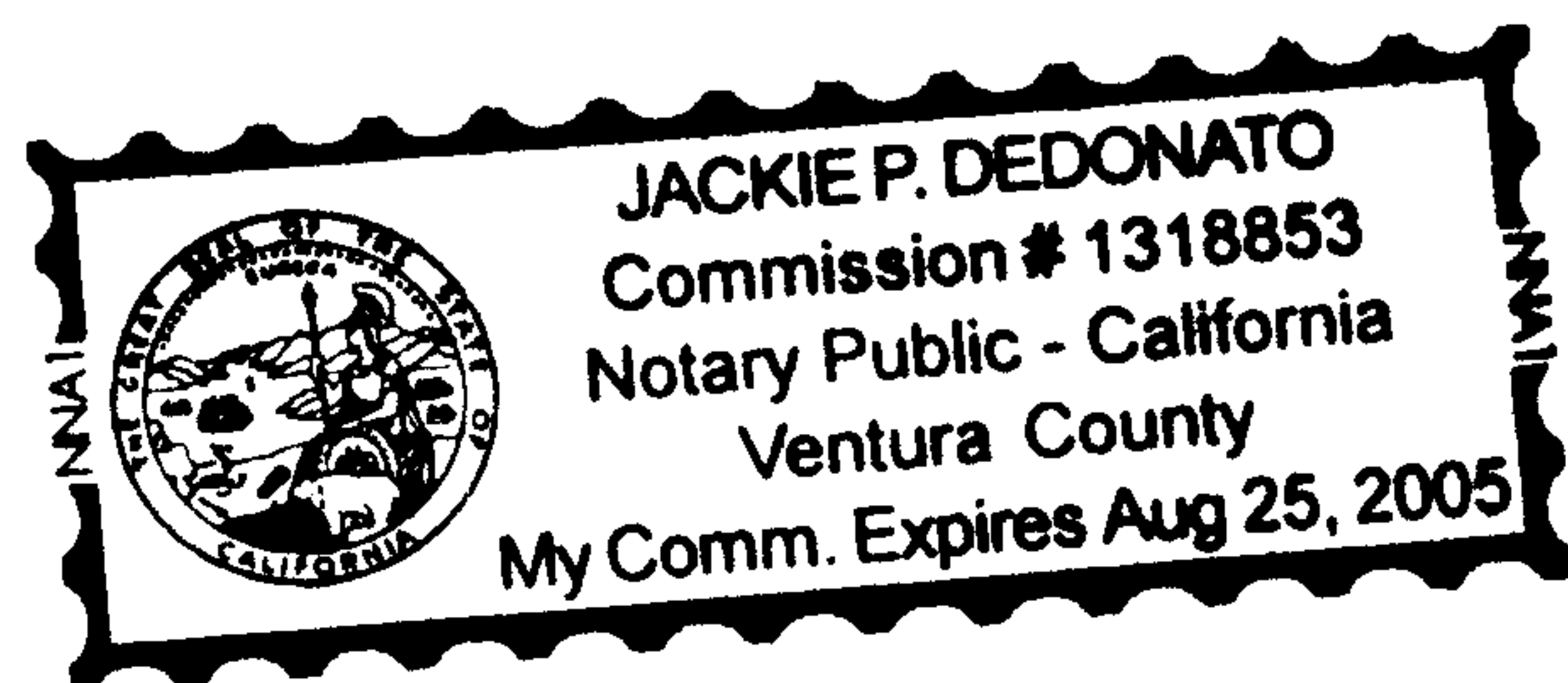
STATE OF CALIFORNIA

COUNTY OF VENTURA

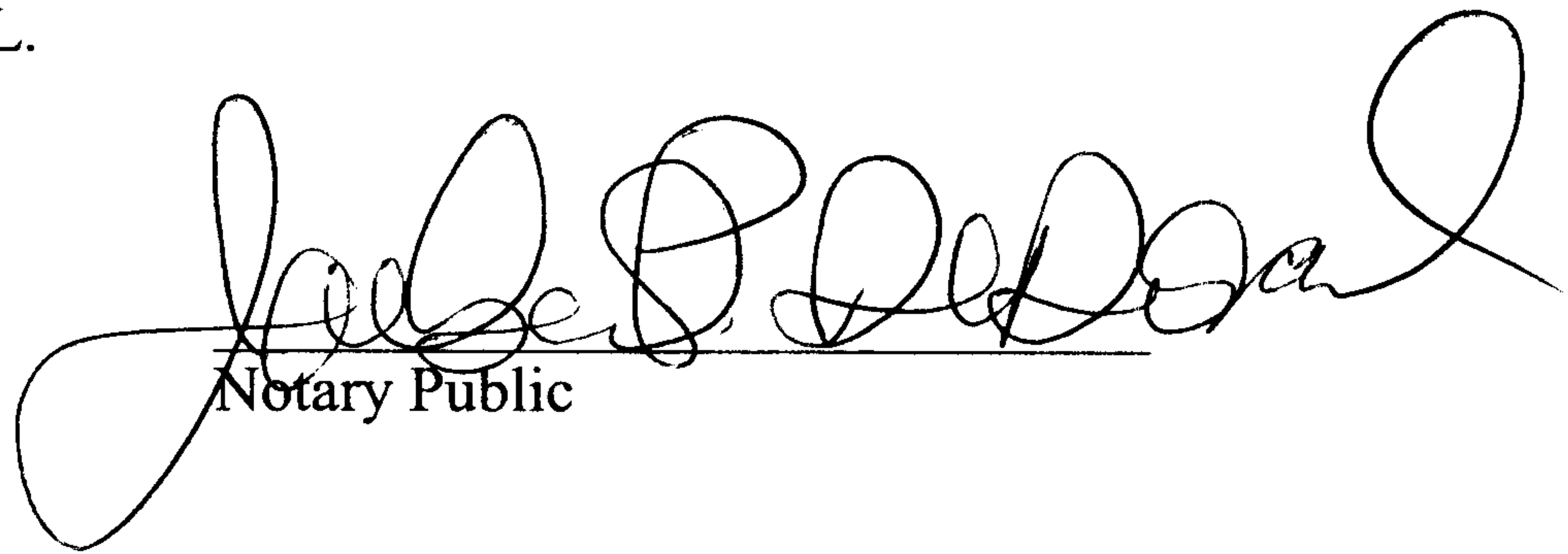
) SS.
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On this 22ND day of July 2005, before me, **Jackie P DeDonato**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Mortgage Electronic Registration, personally known to me to be the person whose name is 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.



(SEAL)


Notary Public

Commission Expires: _____

August 25, 2005