

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#: 000658150782005N

Proposed by Ray on Whateres

Space Above for Recorder's Use

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

This Loan Modification Agreement (the "Agreement"), made this 22th day of July, 2005 between JUDY M WEATHINGTON, (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 August 27, 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 15, 2004 as Instrument Number 20040915000512440 in the Official Records of

MIN#: 100133700002134487

Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on September 15, 2004 as Instrument Number 20040915000512440 in the Official Records of the JEFFERSON County, State of ALABAMA (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

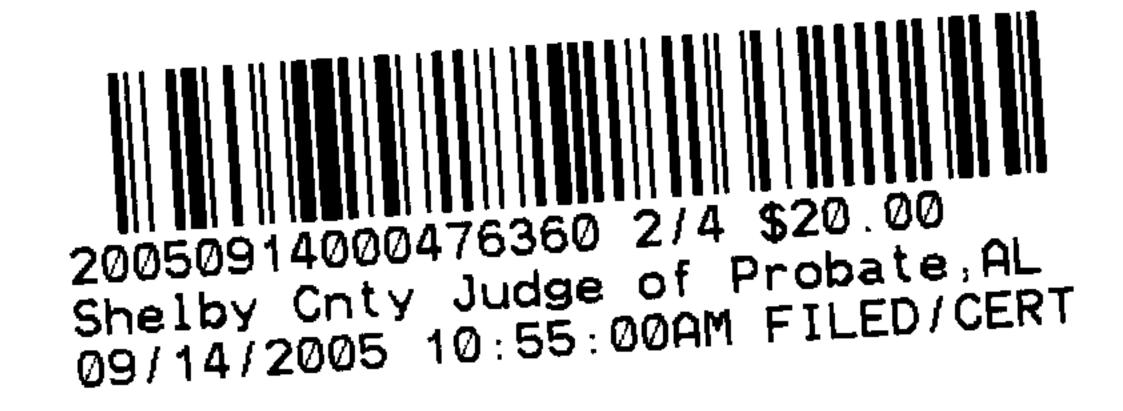
6574 MILL CREEK CIRCLE BIRMINGHAM, AL 35242

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

## TO ADD PG 3 OF THE PUD RIDER, WHICH WAS MISSING 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

lts: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

By: Tracy Schreiner

lts: Assistant Vice President

JUDY M WEATHINGTON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama		
COUNTY OF Jefferson		) SS. )
On this Day of U	idist	<b>2005</b> , BEFORE ME,
Tabitha J. Irwin		
(Notary Public)		
personally appeared, JUDY M WEATHIN basis of satisfactory evidence to be the person instrument, and acknowledged to me that he capacity(ies), and that by his/her/their signate behalf of which the person(s) acted, execute	on(s) whose name(s)/she/they executed ure(s) on the instru	s) is/are subscribed to the foregoing the same in his/her/their authorized
WITNESS MY HAND AND OFFICIAL SE	AL	
	Notary Public	My Myn
(SEAL)	Commission Ex	xpires: 8-7705
	,	\$
STATE OF CALIFORNIA ) SS		
COUNTY OF VENTURA )	Charmen	i F Gobo
On this day of 2005, before appeared Tracy Schreiner, Assistant Vice known to me to be the person whose name is he/she executed the same in his/her authorize person, or entity upon behalf of which the person which the person is the same in his/her authorize person.	President for Cousing signed to the with ed capacity, and the	untrywide Home Loans,Inc., personally hin instrument and acknowledged to me that hat by his/her signature on the instrument th
WITNESS MY HAND AND OFFICIAL SE	EAL.	
CHARMAINE F. GOBO Commission # 1362995 Notary Public - California Ventura County Wy Comm. Expires Jun 29, 2006	Notary	Man Je
	Commi	ission Expires: $Q/\partial D $
(SEAL)	August	25, 2005 Of Zq, 2006

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20050914000476360 4/4 \$20.00 Shelby Cnty Judge of Probate, AL 09/14/2005 10:55:00AM FILED/CERT

STATE OF CALIFORNIA

(SEAL)

On this 1st day of 2005, before me, Jackle 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.

CHARMAINE F. GOBO Commission # 1362995 Notary Public - California Ventura County My Comm. Expires Jun 29, 2006

Notary Public

Commission Expires: U/O