



20050916000482940 1/4 \$20.00
Shelby Cnty Judge of Probate, AL
09/16/2005 03:06:43PM FILED/CERT

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: **ROBERTA JAMES POLK**
CLD Deficiency Department
DOC. ID#: **000677980742005N**

Signed by Roberta James Polk

Space Above for Recorder's Use

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

MIN#: 100133700002463498

This Loan Modification Agreement (the "Agreement"), made this **28th** day of **July**, **2005** between **ROY H JONES, AND CAROL L JONES**, (the "Borrowers") and **Countrywide Bank, a Division of Treasury Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE(HOME EQUITY LINE OF CREDIT)** dated **August 30, 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 20, 2004** as **Instrument Number 20040920000515490** 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:

**178 STONEHAVEN DR
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 DATE OF MORTGAGE FROM 9/2/04 TO 8/30/2004, ON PAGE 1 OF THE MORTGAGE.**
- **TO ADD THE BORROWERS ACKNOWLEDGEMENTS TO THE CORRECTION MADE ON PAGE 1 OF THE MORTGAGE, WHICH WAS OMITTED 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 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.

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

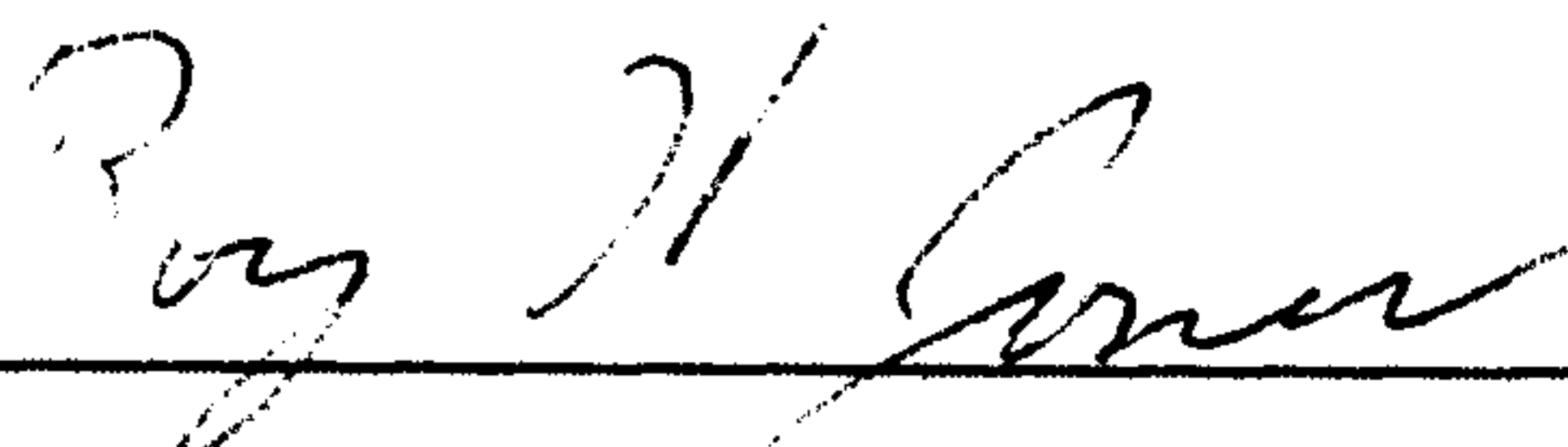


By: **Alan Sjolander**
Its: **Assistant Vice President**

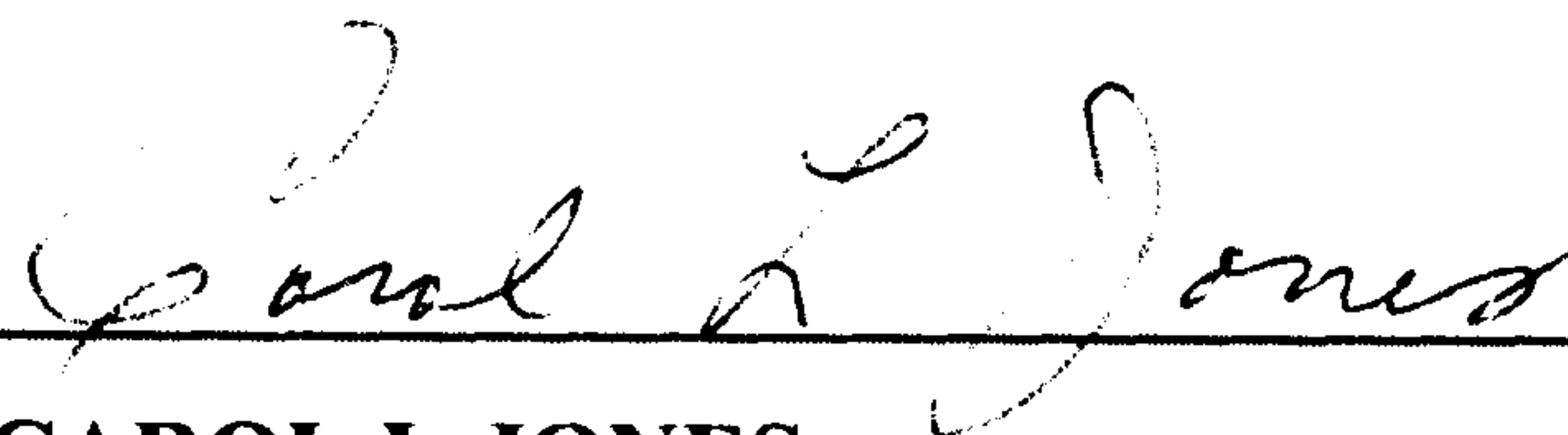
Mortgage Electronic Registration Systems, Inc.



By: **Alan Sjolander**
Its: **Assistant Vice President**



ROY H JONES



CAROL L JONES

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF ALABAMA

COUNTY OF Shelby

On this 21 Day of August 2005, BEFORE ME,

KIMBERLY DEFILIPPIS
(Notary Public)

personally appeared, **ROY H JONES, AND CAROL L JONES**, 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

Kimberly L. DeFilippis
Notary Public

(SEAL)

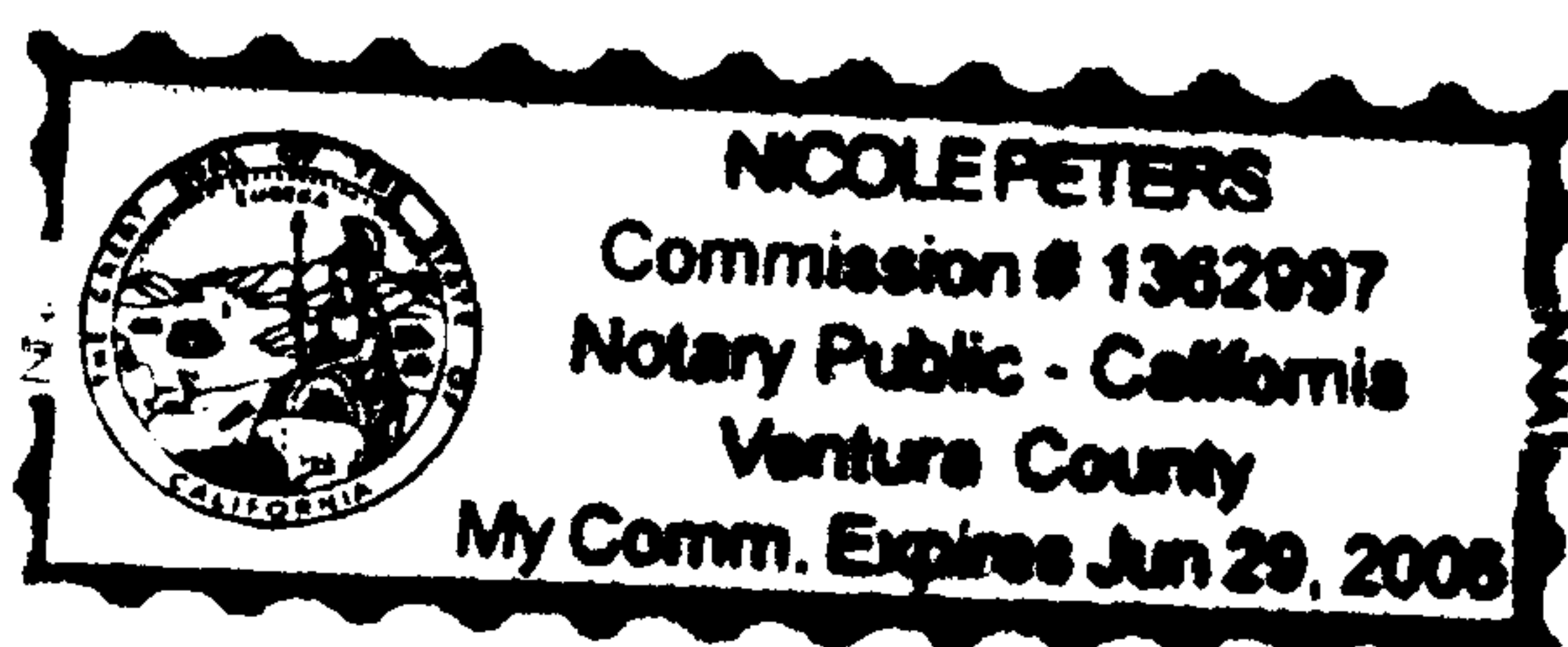
Commission Expires: 3-22-06

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 8 day of Sept. 2005, before me, **Nicole Peters**, Notary Public, personally appeared **Alan Sjolander**, **Assistant Vice President** for Countrywide Bank, a Division of Treasury Bank, N.A., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his 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)

Nicole Peters
Notary Public

Commission Expires: _____

June 29, 2006

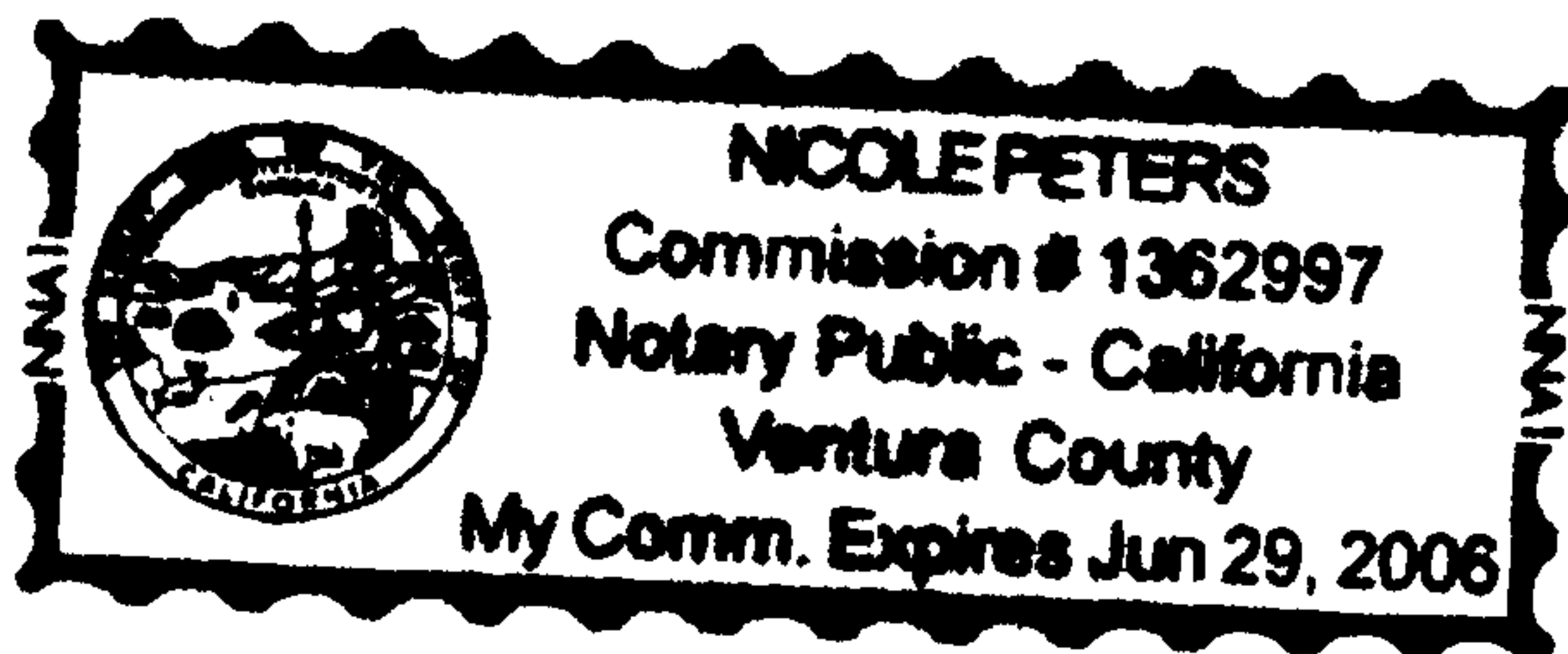
STATE OF CALIFORNIA

COUNTY OF VENTURA

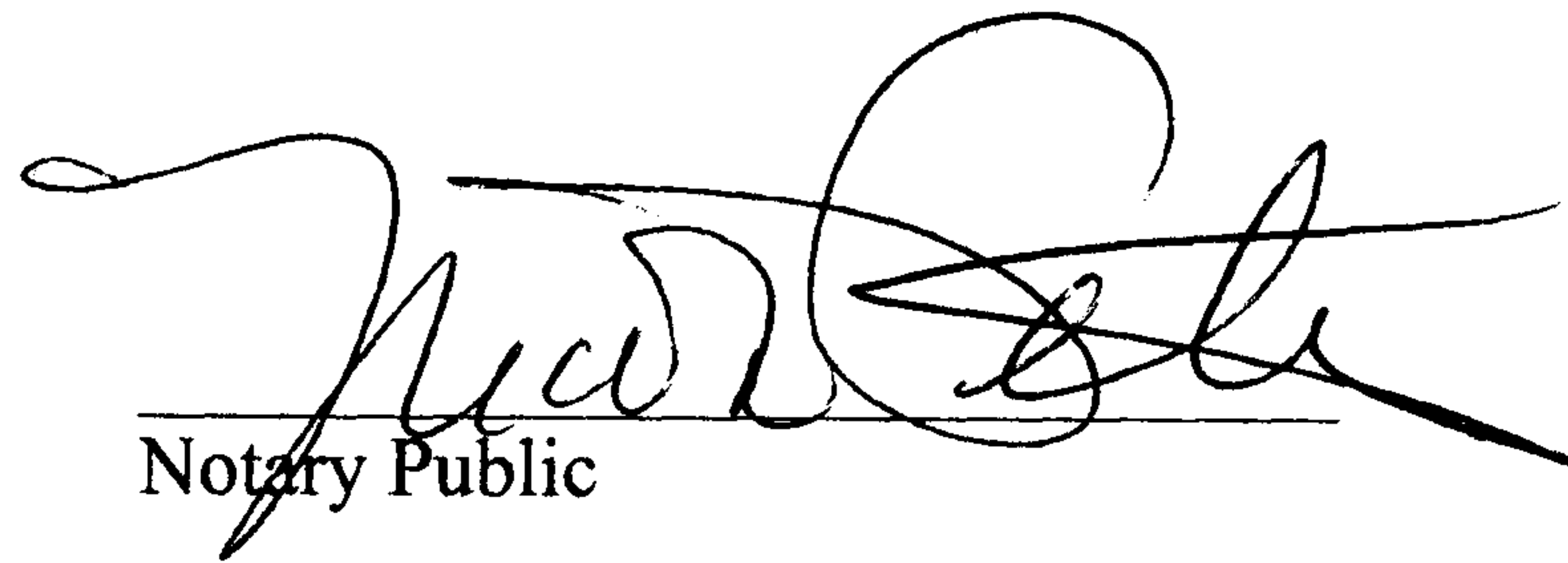
)
) SS.
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On this 8 day of Sept, 2005, before me, **Nicole Peters**, Notary Public, personally appeared **Alan Sjolander**, Assistant Vice President for Mortgage Electronic Registration Systems, Inc., personally known to me to be the person whose name 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)


Notary Public

Commission Expires: _____

June 29, 2006