



20050916000482950 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/16/2005 03:06:44PM FILED/CERT

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: **ELIZABETH TILESTON**
CLD Deficiency Department
DOC. ID#: **000393163572005N**

Approved by Elizabeth Tileston

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 **6th** day of **July**, **2005** between **JOSEPH M WILSON AND JENNIFER R WILSON**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **JOSEPH M WILSON, AND JENNIFER R WILSON**,, dated **August 22, 2003** and recorded on **September 08, 2003** as **Instrument Number 20030908000596470** 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:

**1632 OLD CAHABA COURT
HELENA, AL 35080**

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 PAGE 5.**

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.

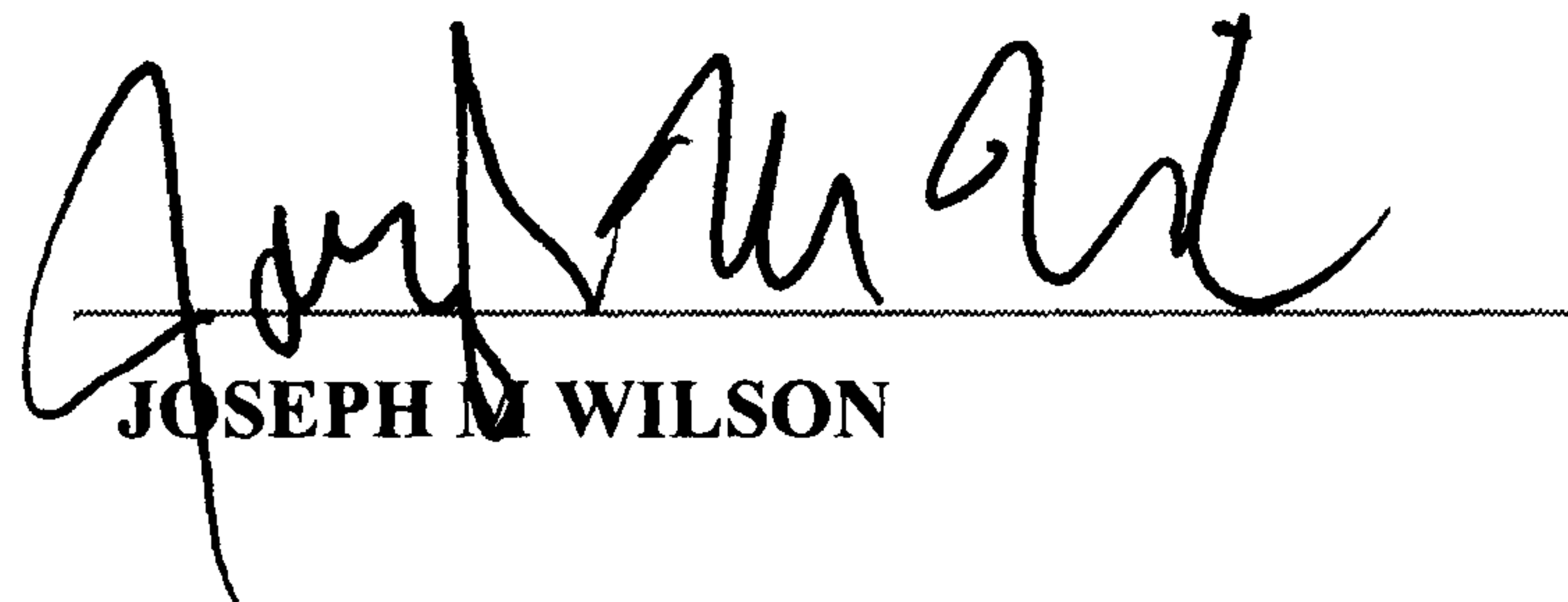
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain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

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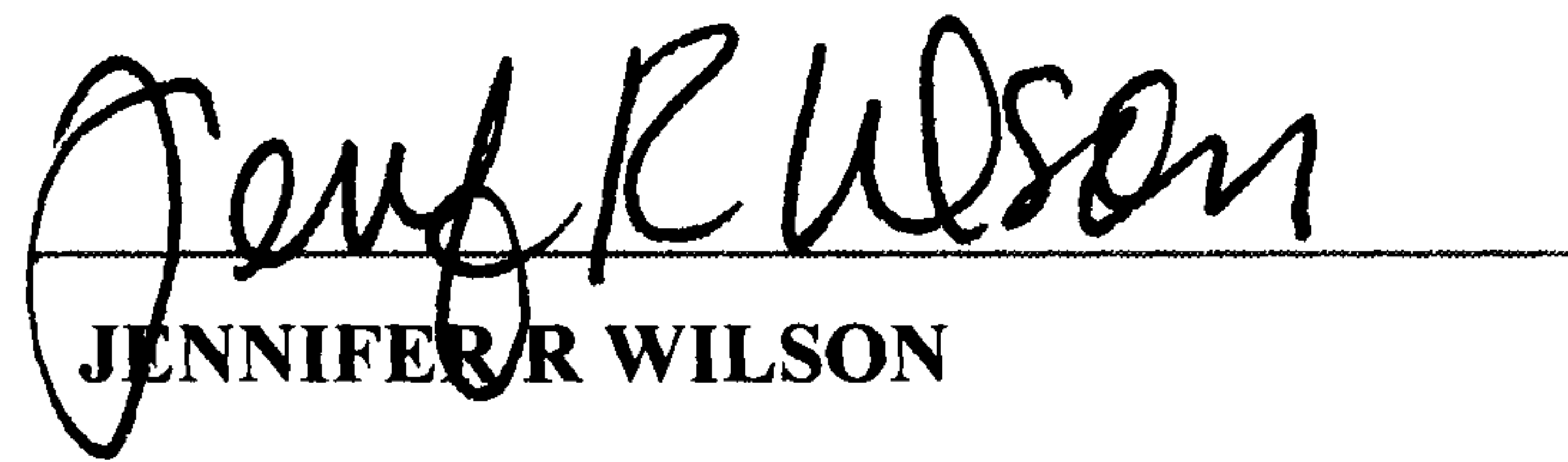
Countrywide Home Loans, Inc.



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



JOSEPH M WILSON



JENNIFER R WILSON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

ALFRED EARL PAGE
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
May 27, 2008

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STATE OF Alabama)
COUNTY OF Tefferson) SS.
)

On this 13th Day of August 2005, BEFORE ME,

Alfred Earl Page
(Notary Public)

personally appeared, **JOSEPH M WILSON AND JENNIFER R WILSON**, 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

ALFRED EARL PAGE
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
May 27, 2008

Notary Public

(SEAL)

Commission Expires: _____

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.
)

On this 8th day of September 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.

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

Charmaine F. Gobo
Notary Public

Commission Expires: 6/29/06

(SEAL)

June 29, 2006