

Recording Requested by MBNA

AND WHEN RECORDED MAIL TO:

MBNA

1800 Tapo Canyon Road SV2-116

Simi Valley, CA 93063

Attn: ROBERTA JAMES POLK

CLD Deficiency Department DOC. ID#: 000835034002005N

Robert - Pall

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE(LINE OF CREDIT)

MIN#: 100015700045947872

This Loan Modification Agreement (the "Agreement"), made this 4th day of August, 2005 between MATTHEW HALL, AND STEPHANIE HALL, (the "Borrowers") and MBNA, ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain MORTGAGE(LINE OF CREDIT) dated January 03, 2005 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 January 24, 2005 as Instrument Number 20050124000035340 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:

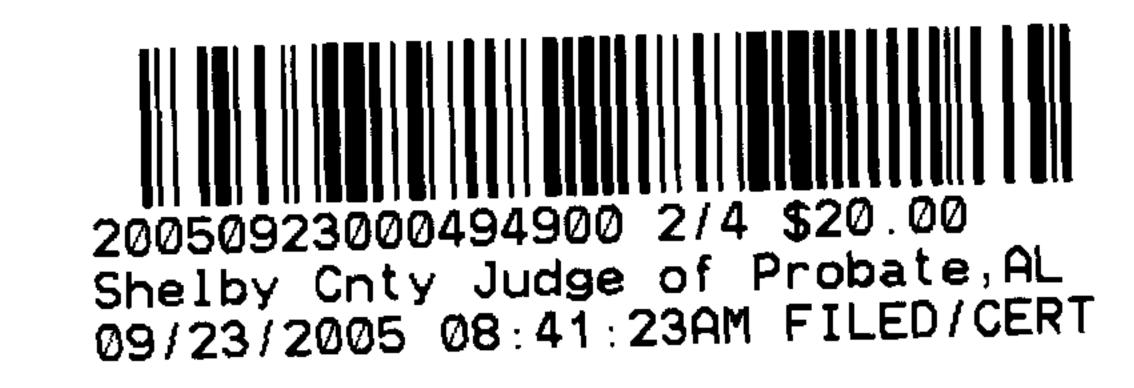
118 HEATHERIDGE DRIVE PELHAM, AL 35124

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

• TO CORRECT THE PRIOR MORTGAGE DATE IN SECTION H FROM 12/30/04 TO 01/03/05 ON PAGE 3 OF THE MORTGAGE

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 MBNA 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.



MBNA

By: Alan Sjolander lts: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

By: Alan Sjolander

lts: Assistant Vice President

MATTHEW HALL

STEPHANIE HALL

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF \mathcal{L}		
COUNTY OF Shilly SS. Jetterson		
On this Day of September 2005, BEFORE ME,		
Store Skith		
(Notary Public)		
personally appeared, MATTHEW HALL, AND STEPHANIE HALL, 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 Notary Public Commission Expires: 3/21/2008		
STATE OF CALIFORNIA) SS. COUNTY OF VENTURA)		
On this day of		
WITNESS MY HAND AND OFFICIAL SEAL.		
NCOLE PETERS Commission # 1362997 Notary Public - Cambria Ventura County My Comm. Expires Jun 29, 2006		
Commission Expires:		
(SEAL) June 29, 2006		

20050923000494900 4/4 \$20.00 Shelby Cnty Judge of Probate, AL 09/23/2005 08:41:23AM FILED/CERT

STATE OF CALIFORNIA	
COUNTY OF VENTURA) SS)

On this _______ day of ________ 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.

NICOLE PETERS
Commission # 1362997
Notary Public - Calcula
Ventura County
My Comm. Expires Jun 29, 2006

(SEAL)

Notary Public

Commission Expires:__

June 29, 2006