

20050923000494910 1/4 \$20.00
Shelby Cnty Judge of Probate, AL
09/23/2005 08:41:24AM 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: **AMANDA KLINE**
CLD Deficiency Department
DOC. ID#: **000595189722005N**

Approved by Amanda Kline

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100020700004315080

This Loan Modification Agreement (the "Agreement"), made this **25th** day of **August**, **2005** between **KEITH J CHAFFIN**, (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** dated **May 12, 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 **May 18, 2004** as **Instrument Number 20040518000261130** 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:

**2395 FOREST LAKES LANE
CHELSEA, AL 35043**

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 4.**

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: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President


KEITH J CHAFFIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

)
) SS.
)

On this 6th Day of September 2005, BEFORE ME,

Jamie B. Crocker
(Notary Public)

personally appeared, **KEITH J CHAFFIN**, 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

Jamie B. Crocker
Notary Public

(SEAL)

Commission Expires: 7/13/06

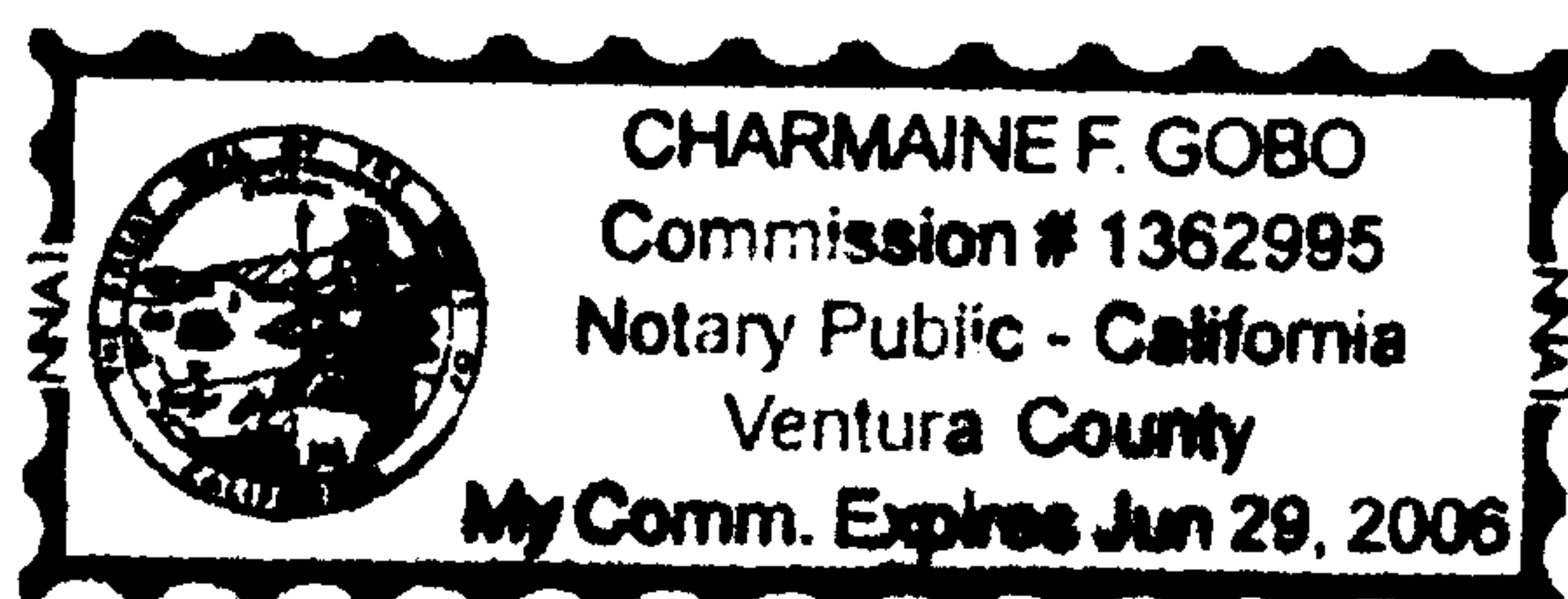
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 14th day of September 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Tracy Schreiner**, 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/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)

Charmaine F. Gobo
Notary Public

Commission Expires: 6/29/06

June 29, 2006

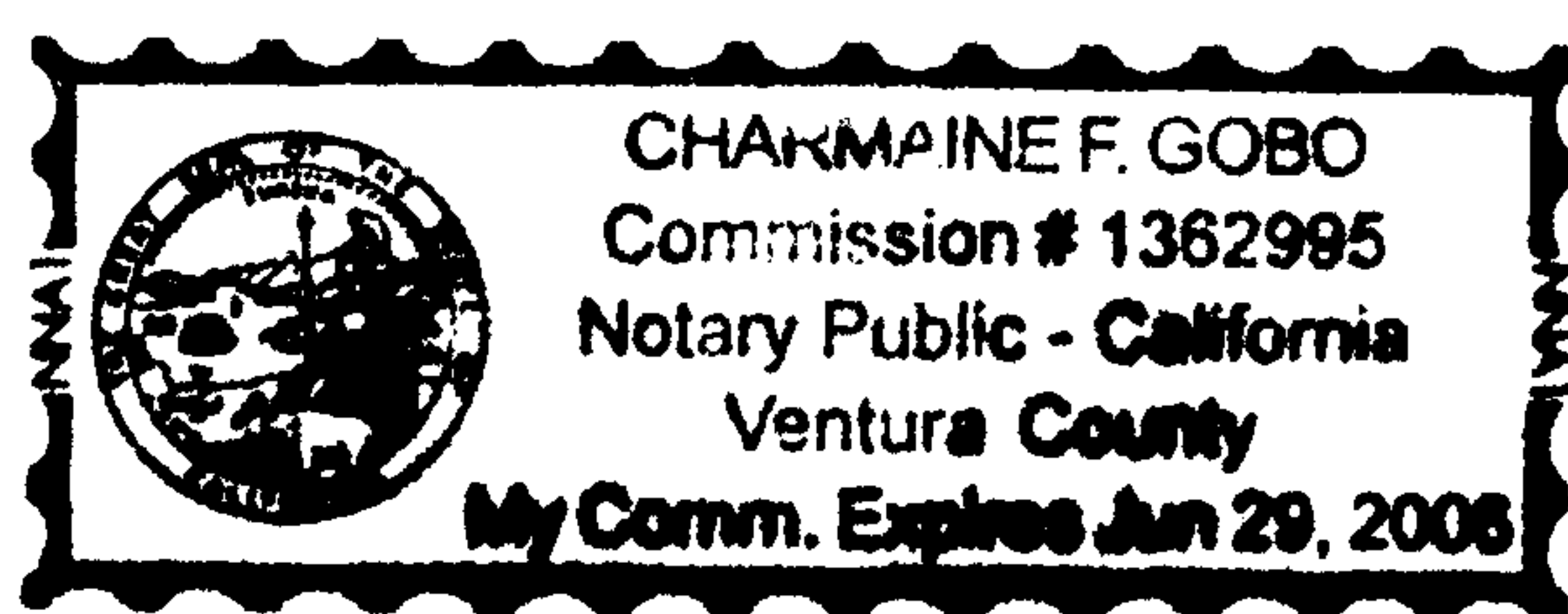
STATE OF CALIFORNIA

COUNTY OF VENTURA

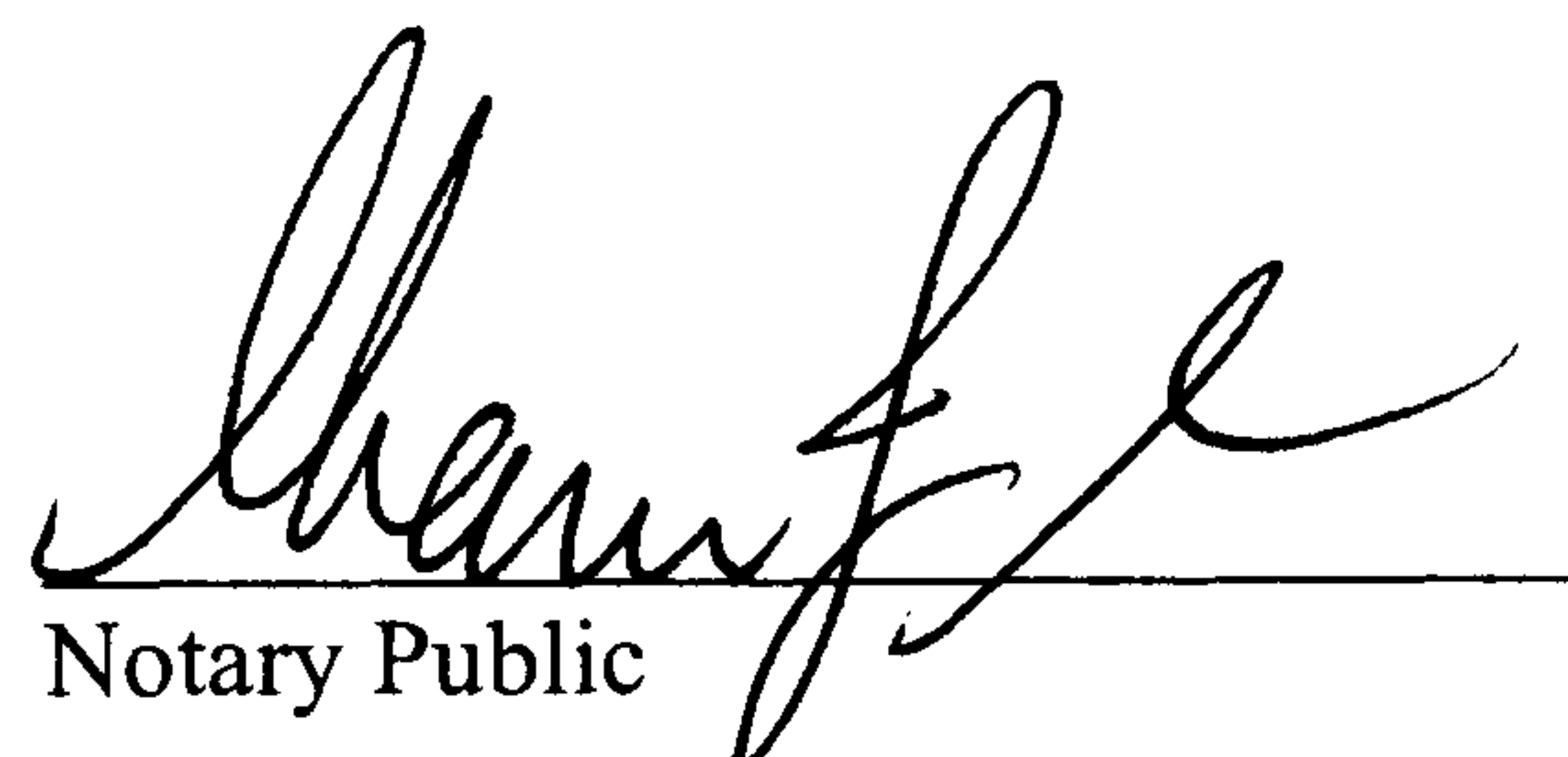
)
) SS.
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On this 14th day of September 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Mortgage Electronic Registration Systems, Inc., personally known to me to be the 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: 6/29/06

June 29, 2006