



20051003000512490 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
10/03/2005 09:55:01AM 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: **RORY M MCALLISTER**
CLD Deficiency Department
DOC. ID#: **000860298692005N**

Prepared by Rory M McAllister

Space Above for Recorder's Use

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

MIN#: 100015700046556912

This Loan Modification Agreement (the "Agreement"), made this **26th** day of **July**, **2005** between **MATTHEW T HAUST, AND ERIN J HAUST**, (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 **January 21, 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 **March 03, 2005** as Instrument Number **20050303000101120** 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:

**1430 WHIRLAWAY COURT
HELENA, AL 35080**

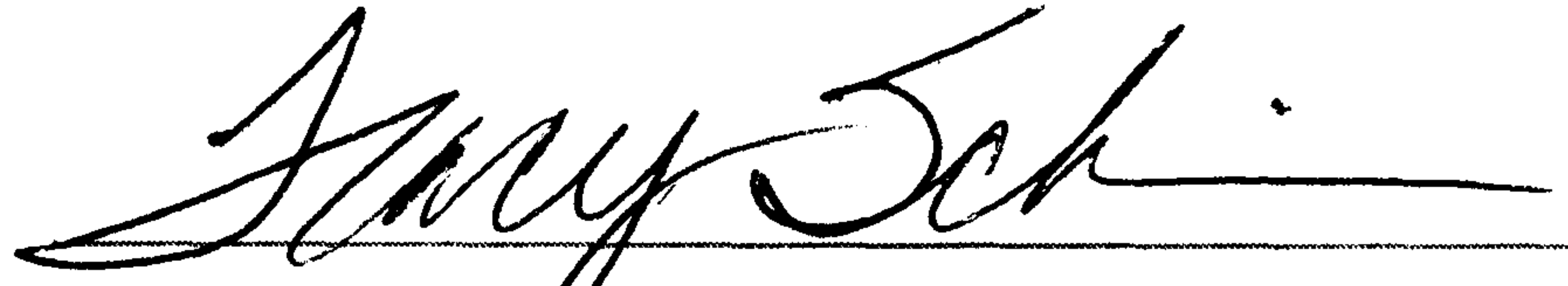
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PG 6**
- **TO ADD BORROWER(S) INITIALS TO PG 2, 3, 4, & 5 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 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.

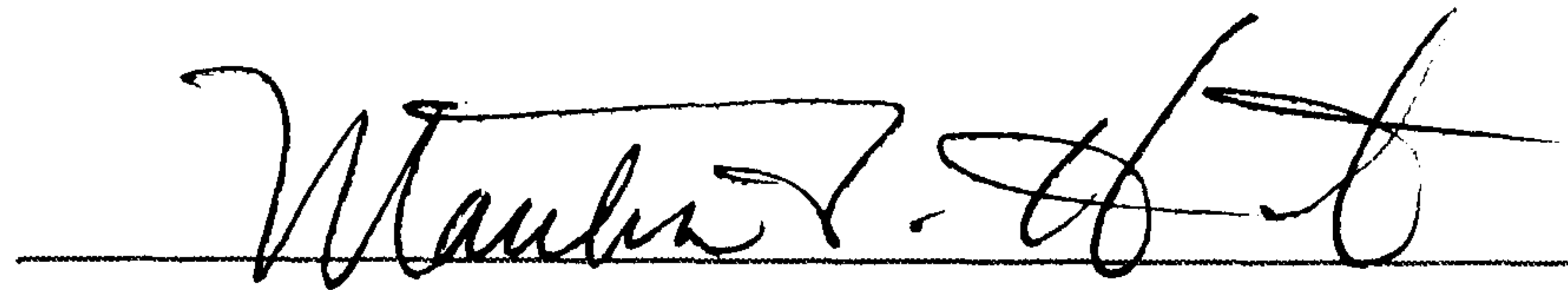


By: **Tracy Schreiner**
Its: **Assistant Vice President**

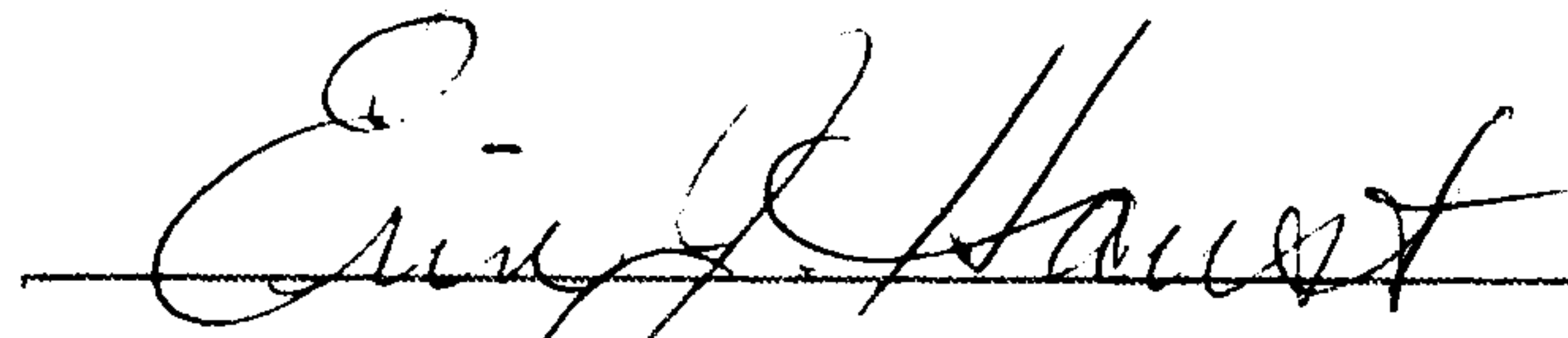
Mortgage Electronic Registration Systems, Inc.



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



MATTHEW T HAUST



ERIN J HAUST

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



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STATE OF Alabama)
COUNTY OF At Large) SS.
On this 9th Day of Sept 2005, BEFORE ME,
Carla Allred Rhodes,
(Notary Public)

personally appeared, **MATTHEW T HAUST, AND ERIN J HAUST**, 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

Carla Allred Rhodes
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 18, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITER

Commission Expires: _____

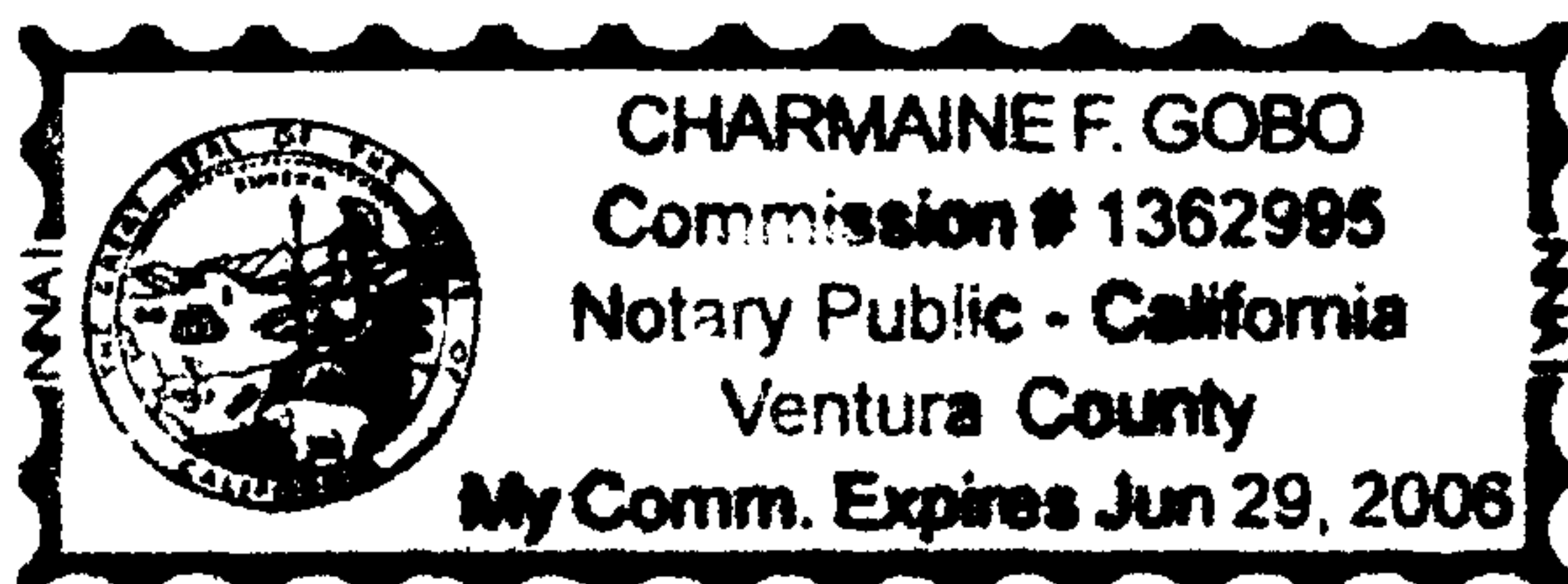
(SEAL)

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

Charmaine F Gobo
cf

On this 25th day of September 2005, before me, ~~Jackie P DeDonato~~, 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
Notary Public

Commission Expires: 6/29/06

(SEAL)

~~August 25, 2005~~
June 29, 2006



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STATE OF CALIFORNIA

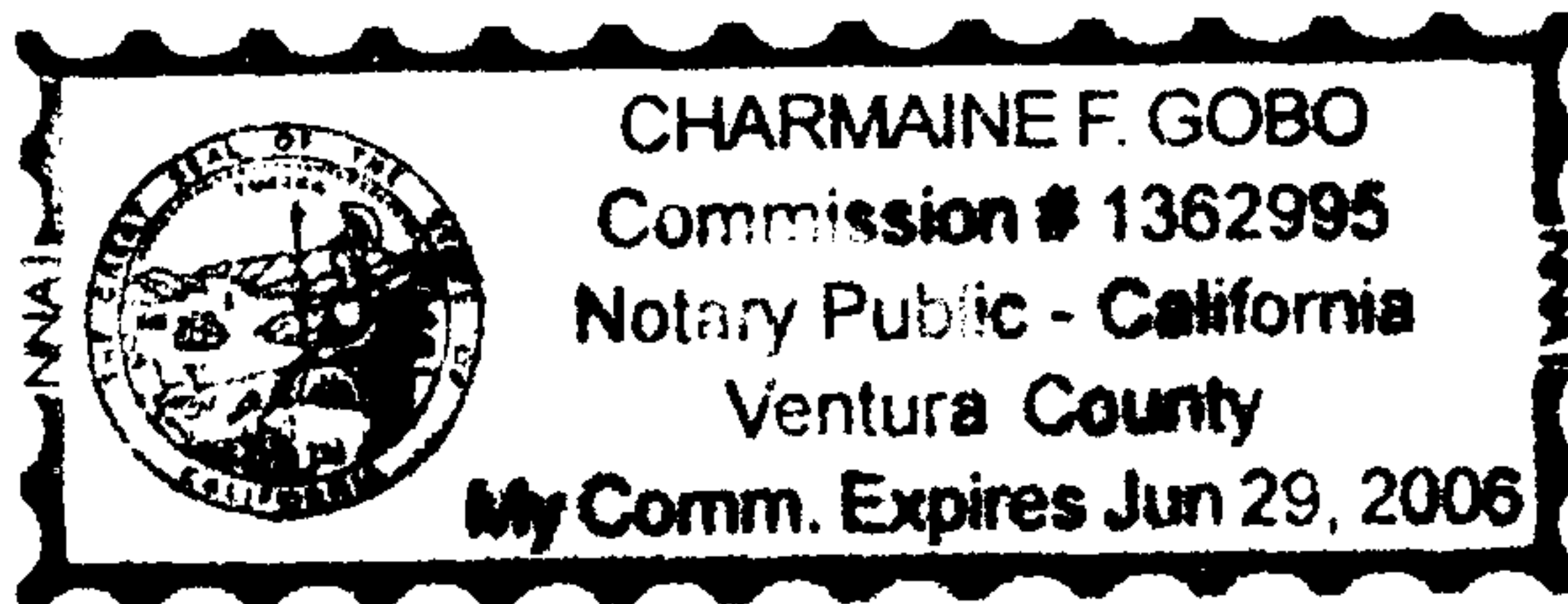
COUNTY OF VENTURA

Charmaine F Gobo
cf

)
) SS.
)

On this 25th day of September 2005, before me, ~~Jackie P DeDonato~~, 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)

Charmaine F Gobo
Notary Public

Commission Expires: 6/29/06

~~August 25, 2005~~ *cf*
June 29, 2006

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