

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#: **000822353012005N**

Prepared by Roberta Polk

Space Above for Recorder's Use

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

MIN#: 100133700003114355

This Loan Modification Agreement (the "Agreement"), made this **3rd** day of **August**, **2005** between **MAURY L ADAMS, AND CARLEAN B ADAMS**, (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 (LINE OF CREDIT)** dated **October 14, 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 **November 01, 2004** as Instrument Number **20041101000599670** 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:

**6253 VICTORIA 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 FROM OCTOBER 15, 2004 TO OCTOBER 14, 2004 ON
PAGE 1 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 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.

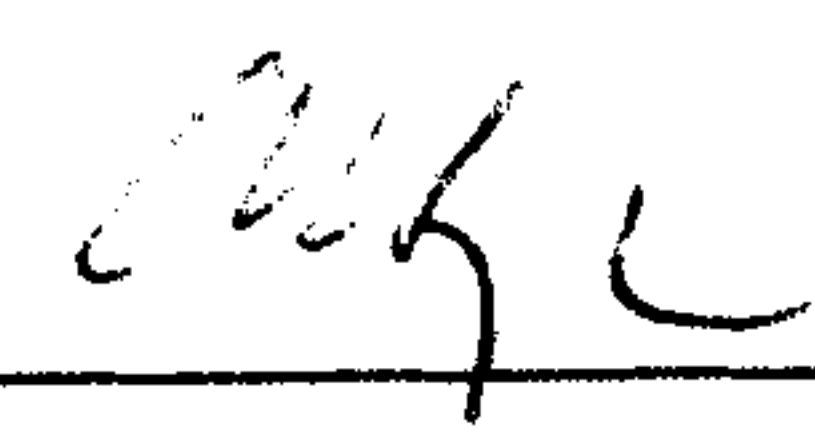
20051012000531000 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
10/12/2005 09:02:44AM FILED/CERT

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

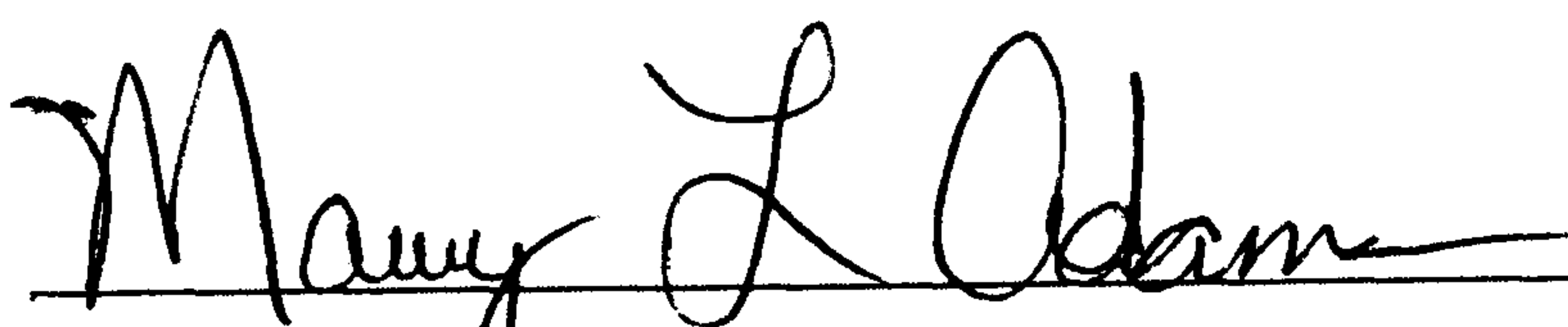


By: **Alan Sjolander**
Its: **Assistant Vice President**


Mortgage Electronic Registration Systems, Inc.



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



MAURY L ADAMS



CARLEAN B ADAMS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

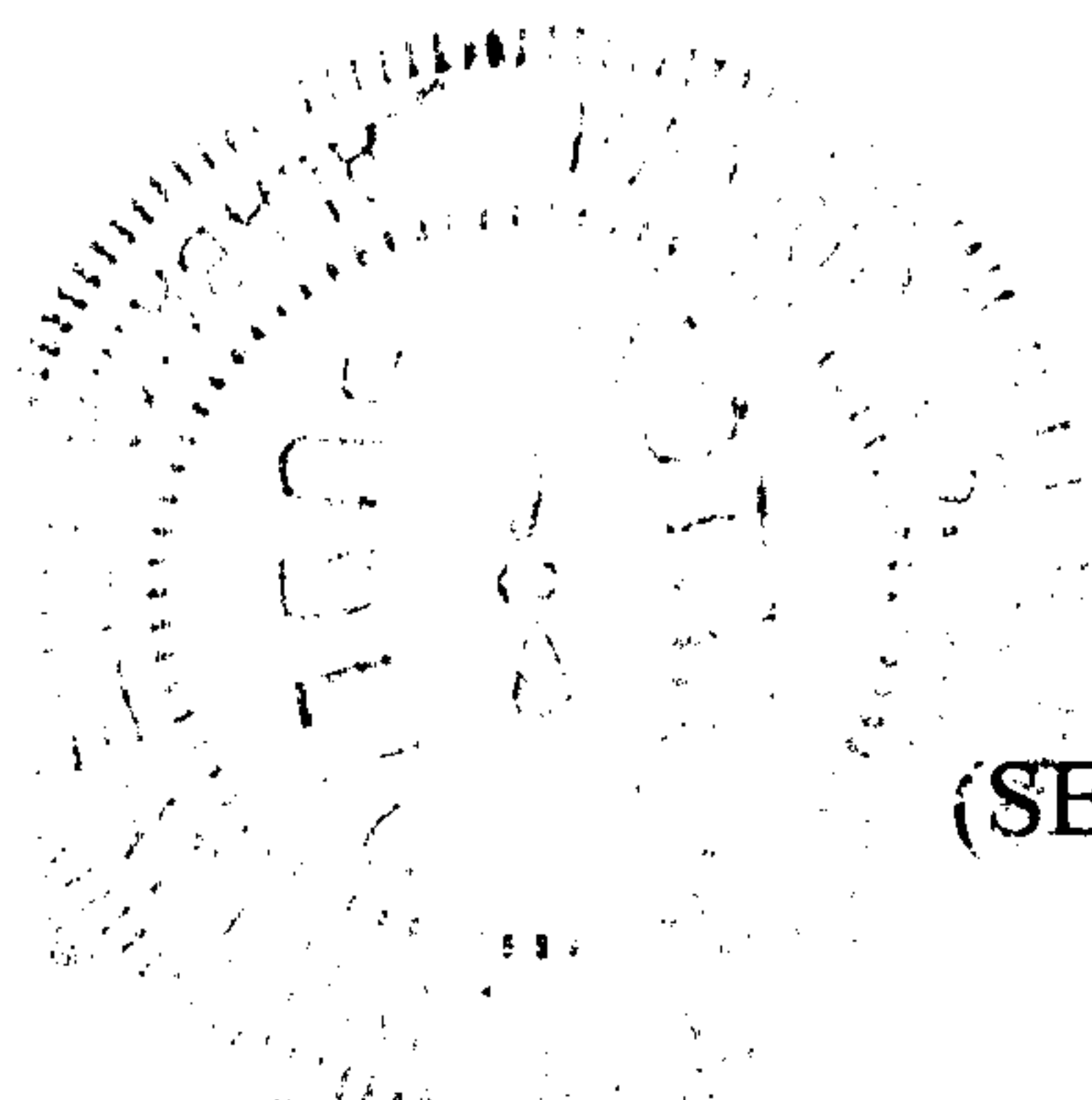
On this 14th Day of September 2005, BEFORE ME,

Patricia S. Burcham
(Notary Public)

PATRICIA A Burcham

personally appeared, **MAURY L ADAMS, AND CARLEAN B ADAMS**, 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



(SEAL)

Patricia S. Burcham
Notary Public

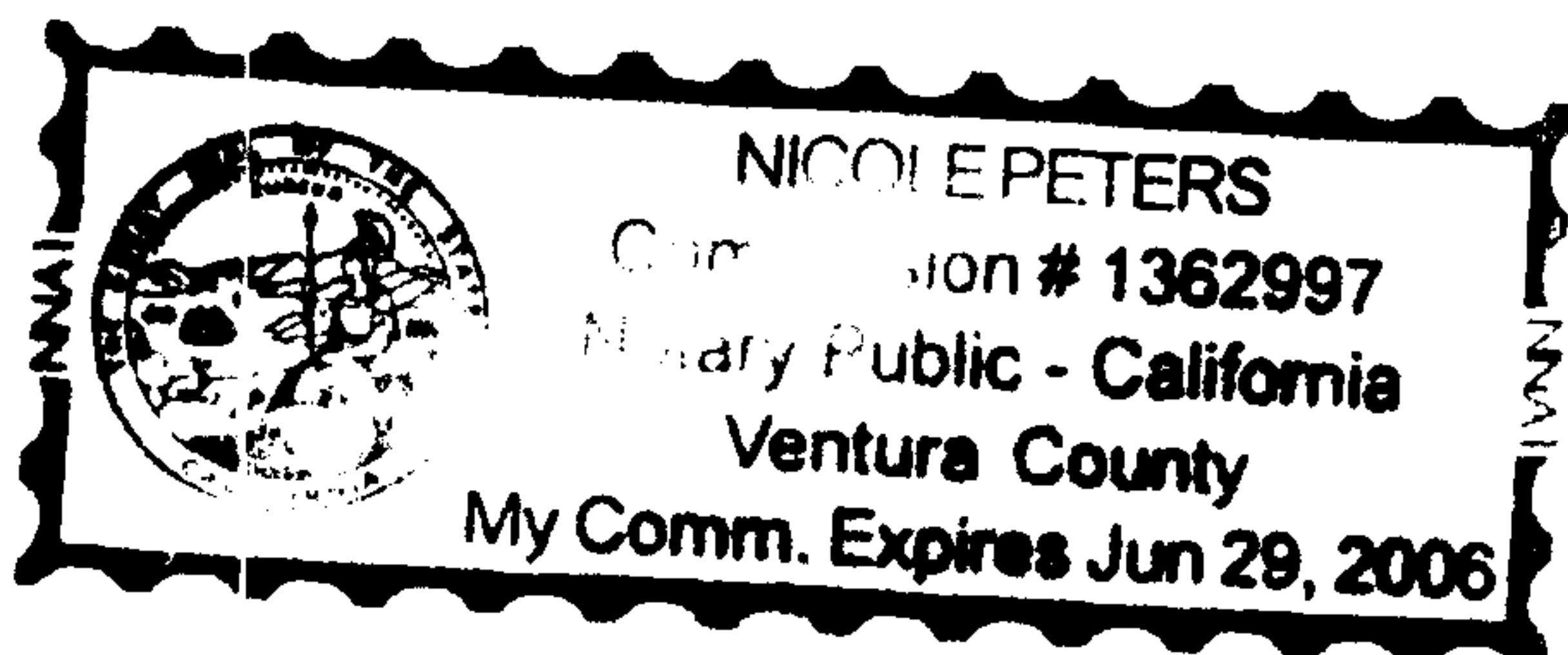
Commission Expires: **MY COMMISSION EXPIRES SEPTEMBER 23, 2005**

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 3 day of Oct 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/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)

Nicole Peters
Notary Public

Commission Expires: _____

June 29, 2006



20051012000531000 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
10/12/2005 09:02:44AM FILED/CERT

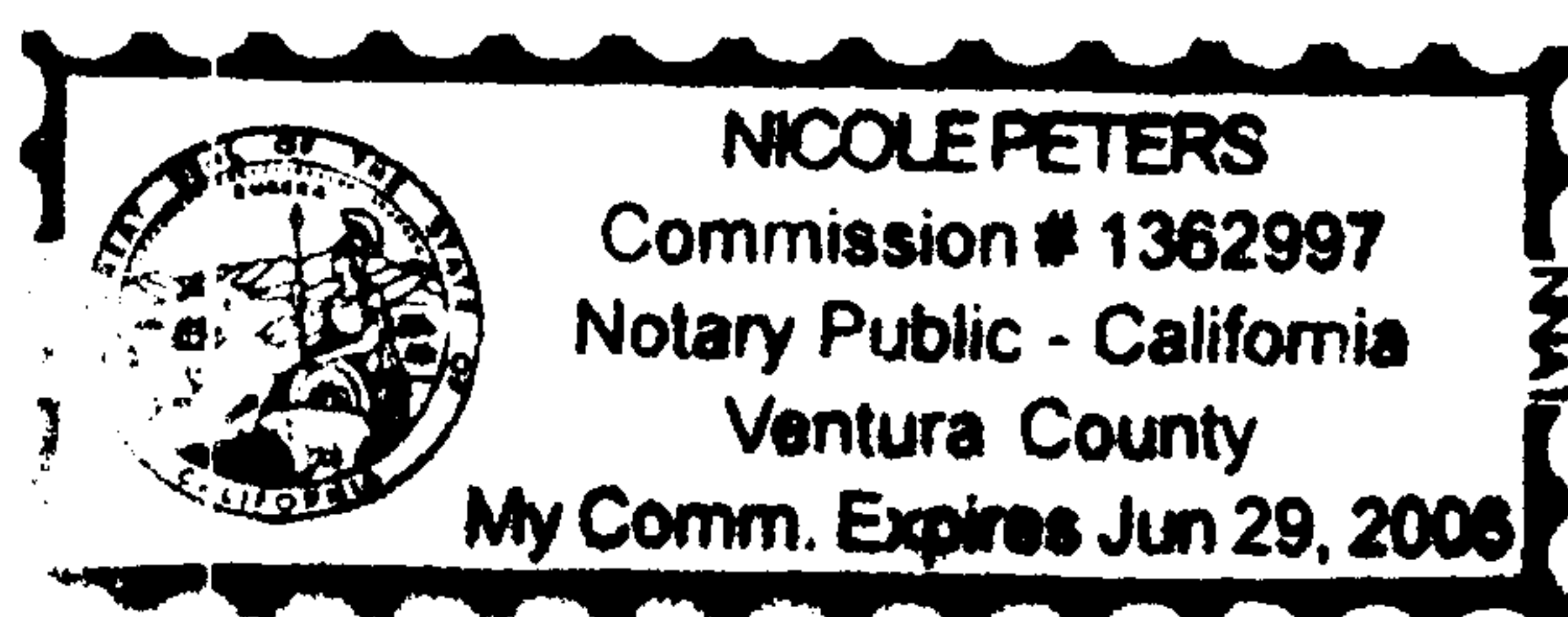
STATE OF CALIFORNIA

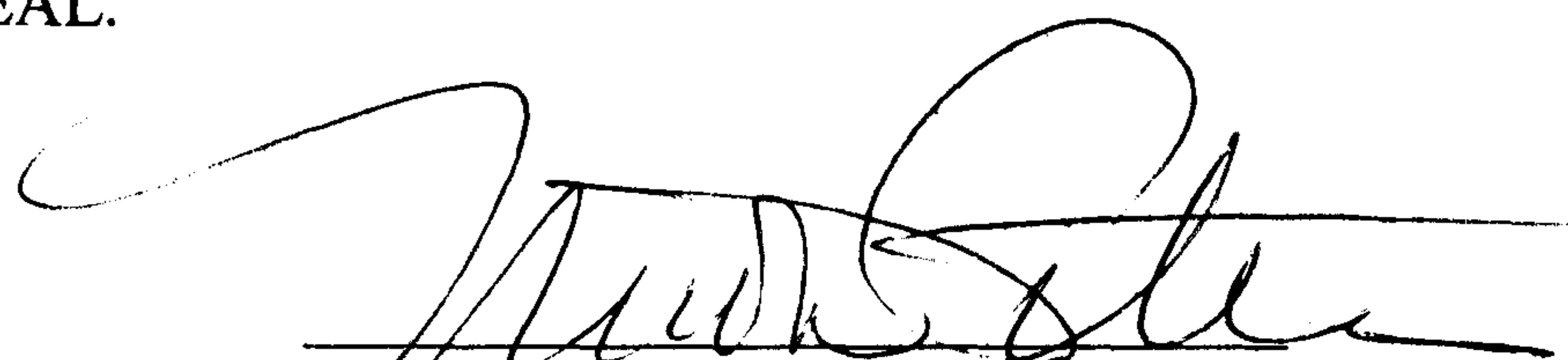
COUNTY OF VENTURA

)
) SS.
)

On this 3 day of Oct 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.





Notary Public

Commission Expires: _____

(SEAL)

June 29, 2006