

20060103000001190 1/5 \$23.00
Shelby Cnty Judge of Probate, AL
01/03/2006 10:17:57AM 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: **NICOLE CEDILLO**
CLD Deficiency Department
DOC. ID#: **000320247632005N**

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 **5th** day of **April**, **2005** between **PETER WINFORD, AND JO WINFORD**, (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 **PETER WINFORD, AND JO WINFORD, ALSO KNOWN AS PETER C. WINFORD AND JO P WINFORD, HUSBAND AND WIFE**, , dated **July 24, 2003** and recorded on **August 04, 2003** as **Instrument Number 20030804000502010** 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:

**343 CREEKSIDE DRIVE
HARPERSVILLE, AL 35078**

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


- **TO ADD BORROWER INITIALS TO CORRECTION MADE ON PAGE 2 OF 5 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 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: Jennifer Guidicessi
Its: Assistant Vice President

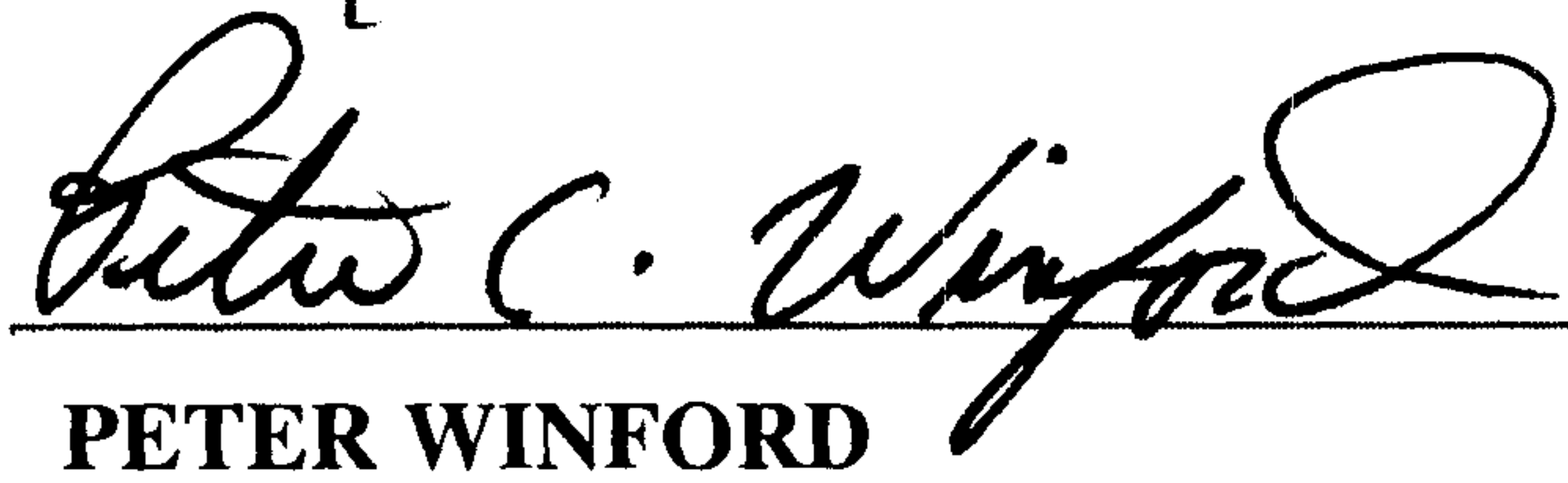

PETER WINFORD

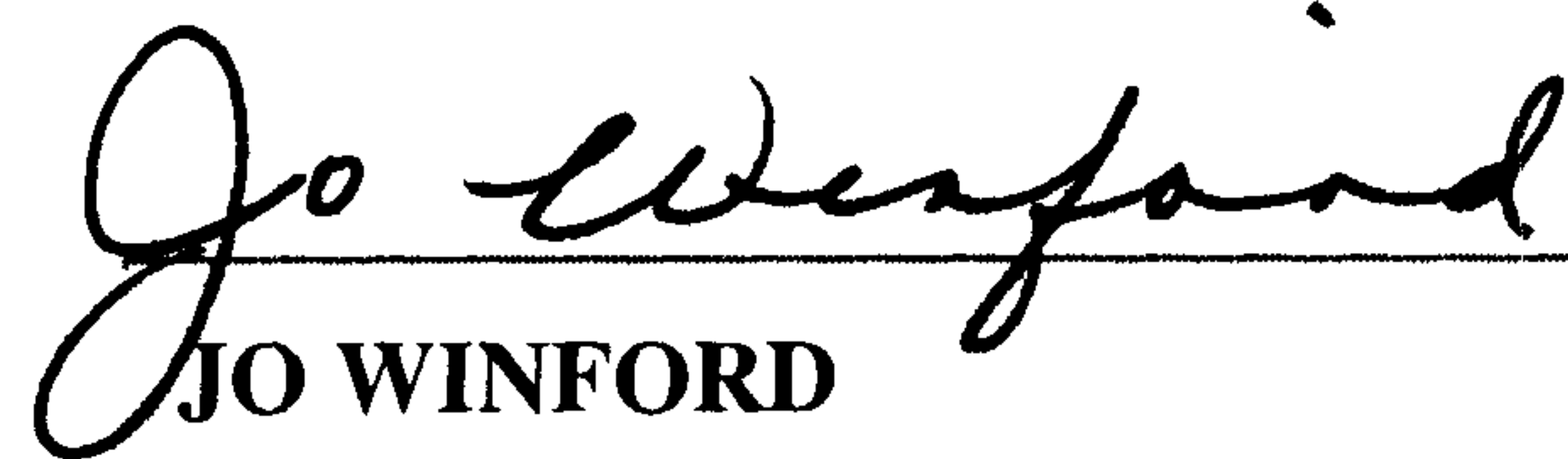

JO WINFORD

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Countrywide Home Loans, Inc.

By: Tony Meschyan
Its: 1st Vice President


PETER WINFORD


JO WINFORD

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

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

Elyabeth Ann Palter
(Notary Public)

personally appeared, **PETER WINFORD, AND JO WINFORD**, 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

Elyabeth Ann Palter
Notary Public

(SEAL)

Commission Expires October 19, 2007

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this _____ day of _____ 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tony Meschyan, 1st 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.

Notary Public

Commission Expires: _____

March 01, 2006

(SEAL)

STATE OF _____)
COUNTY OF _____) SS.

On this _____ Day of _____, 2005, BEFORE ME,

(Notary Public)

personally appeared, **PETER WINFORD, AND JO WINFORD**, 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: _____

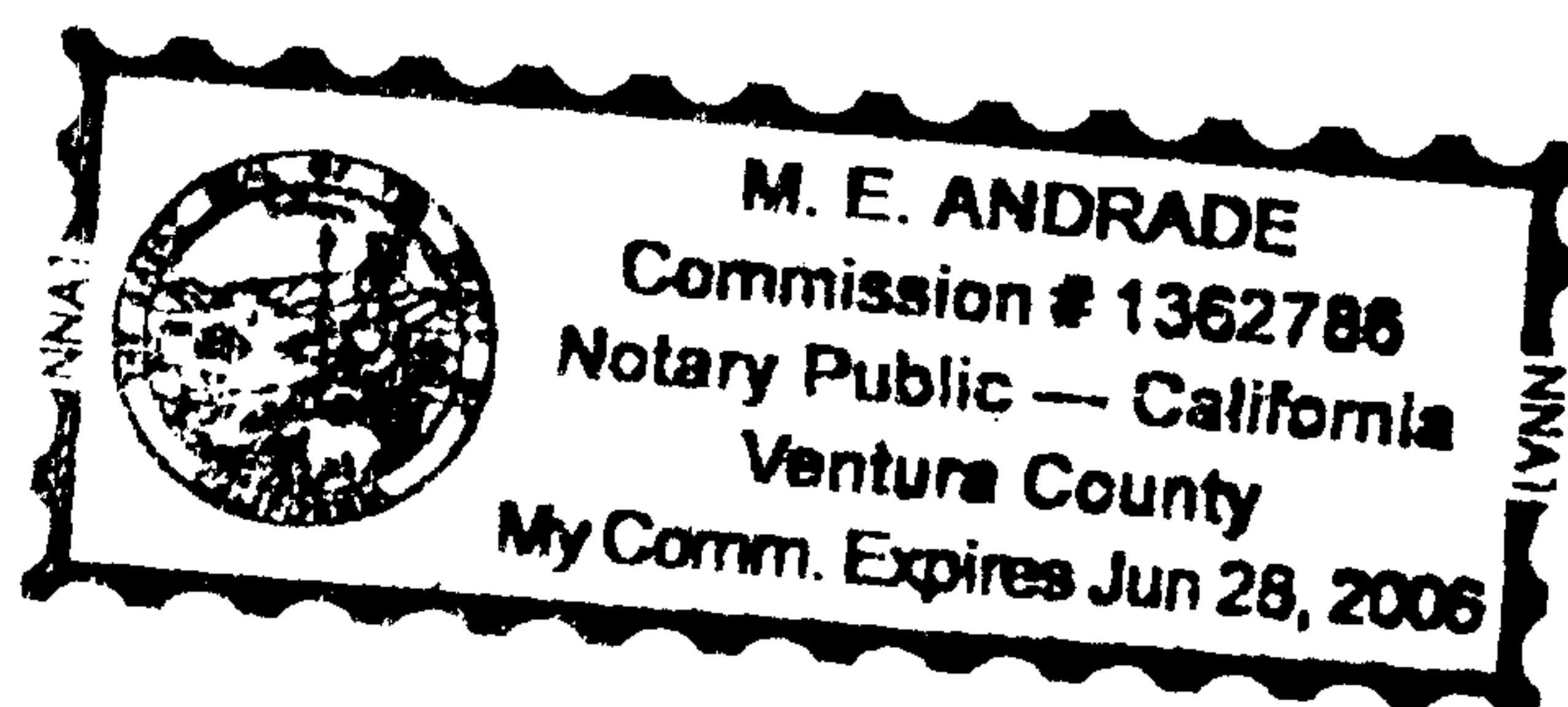
(SEAL)

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

M. E. Andrade
MCA

On this 10th day of December, 2005, before me, ~~Debra A. Kiss~~, Notary Public, personally appeared **Jennifer Guidicessi**, 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.



(SEAL)

M. E. Andrade
Notary Public

Commission Expires: 6-28-06

~~March 01, 2006~~