



20060127000045360 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
01/27/2006 12:48:31PM 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#: **000366685952005N**

Prepared by: Nicole Cedillo

Space Above for Recorder's Use

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

MIN#: 100022600007327256

This Loan Modification Agreement (the "Agreement"), made this **18th** day of **May, 2005** between **STEPHEN PAUL SHOEMAKER**, (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 **October 24, 2003** 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 **February 09, 2004** as Instrument Number **20040209000065530** 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:

**704 MILL SPRINGS LANE
HOOVER, AL 35244**

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

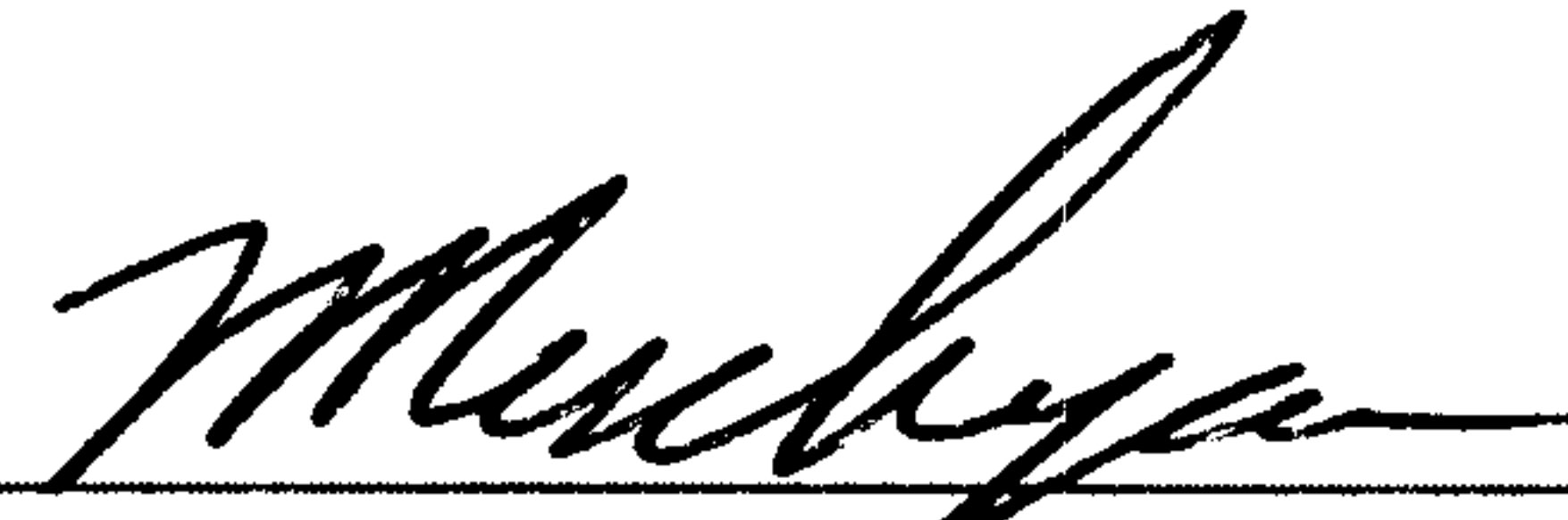
- **TO ADD BORROWER INITIALS TO CORRECTION MADE ON PAGE 1 OF 5 AND PAGE 5 OF 5 OF THE MORTGAGE.**
- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE.**

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.

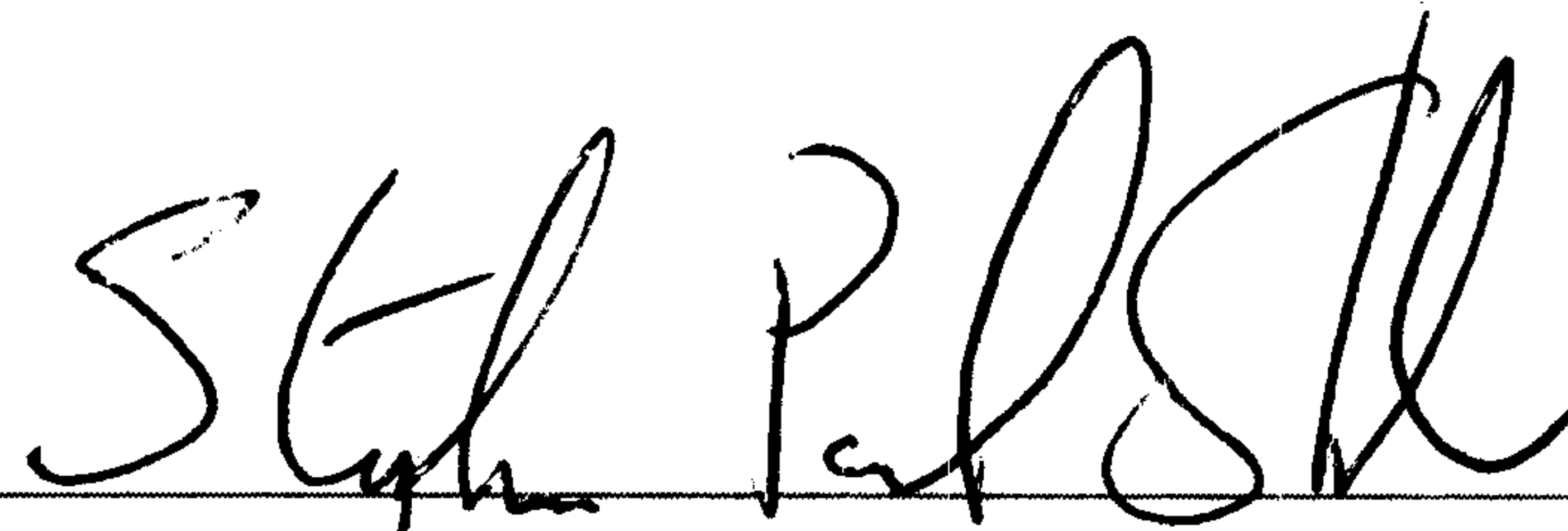


By: **Tony Meschyan**
Its: **1st Vice President**

Mortgage Electronic Registration



By: **Tony Meschyan**
Its: **1st Vice President**



STEPHEN PAUL SHOEMAKER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Jefferson

)
) SS.
)

On this 18th Day of May 2005, BEFORE ME,

the undersigned authority
(Notary Public)

personally appeared, **STEPHEN PAUL SHOEMAKER**, 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

Amela E. Smith
Notary Public

Commission Expires: 1/15/06

(SEAL)

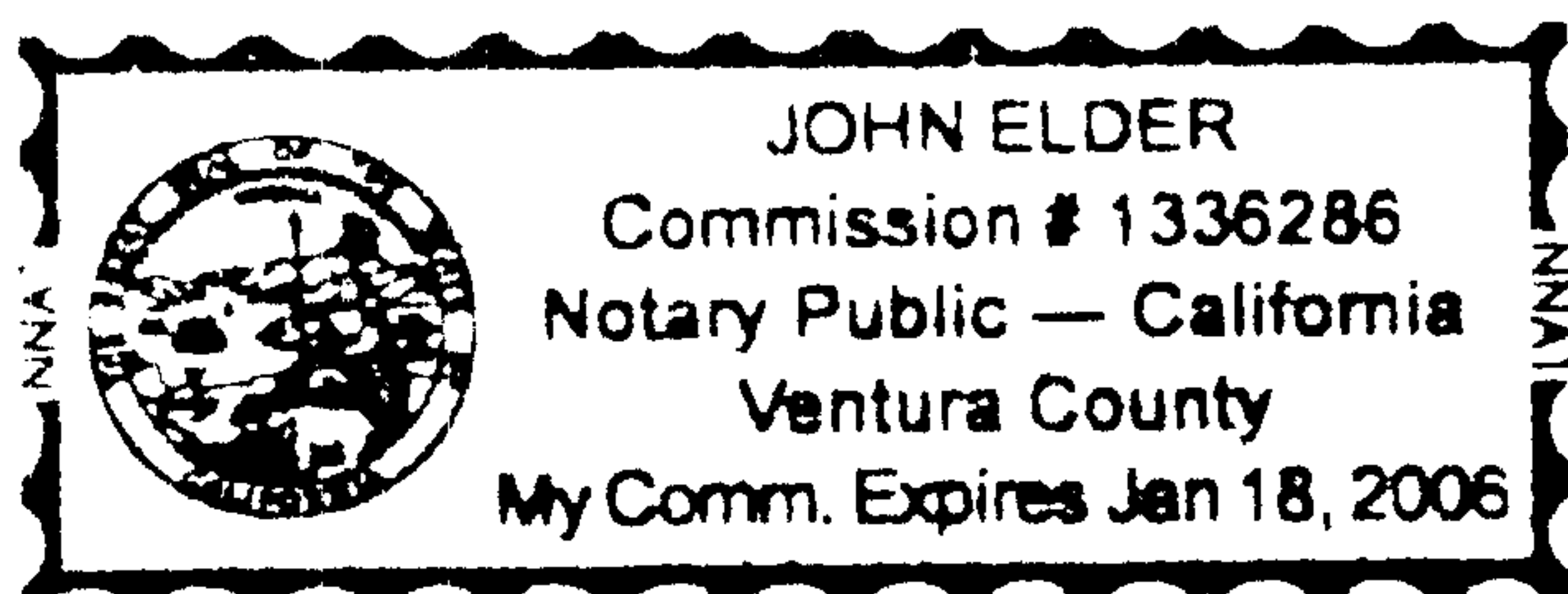
STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
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On this 7 day of June 2005, before me, **John Elder**, 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.



John Elder
Notary Public

Commission Expires: _____

January 18, 2006

(SEAL)

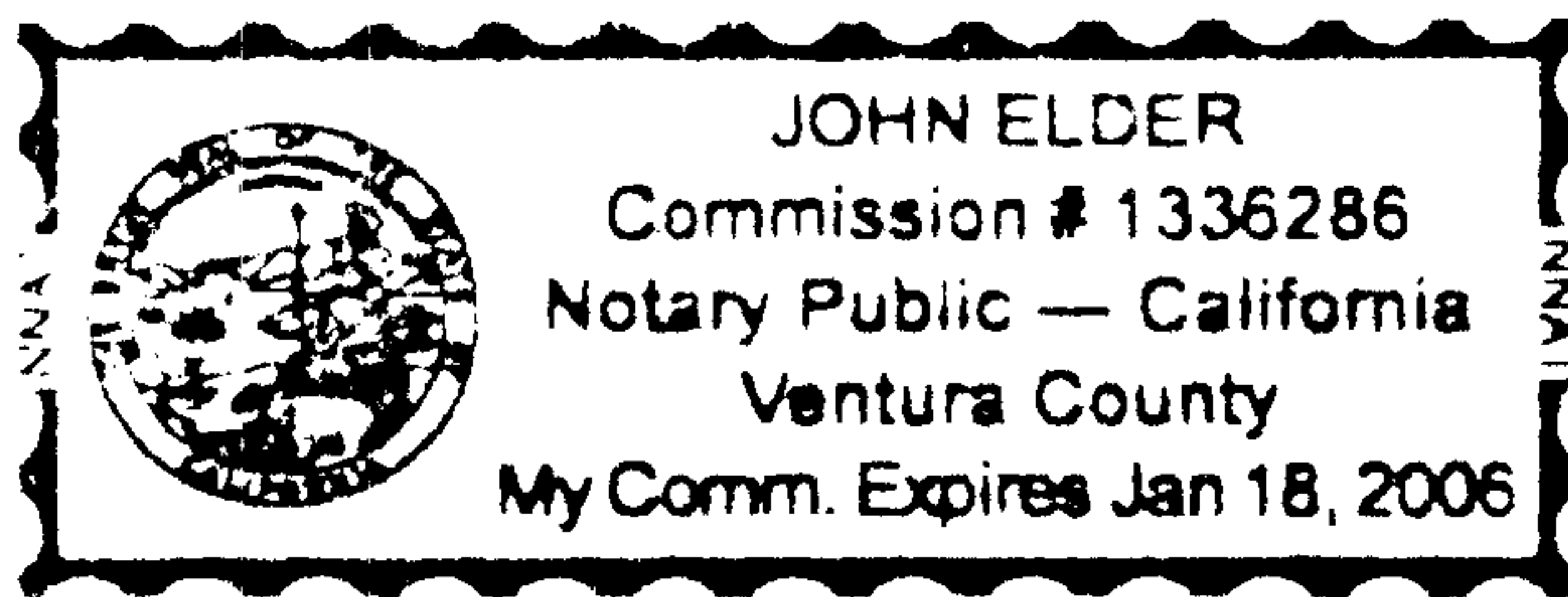
STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 7 day of June 2005, before me, **John Elder**, Notary Public, personally appeared **Tony Meschyan**, **1st Vice President** for Mortgage Electronic Registration, 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: _____

January 18, 2006