

Recording Requested by
Countrywide Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **TOM LEE**
CLD Deficiency Department
DOC. ID#: **000246839802005N**

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 **4th** day of **April**, **2006** between **JOHN H BECK, AND LINDA K ZANDER, HUSBAND AND WIFE**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender"), amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC**, and **JOHN H BECK, AND LINDA K ZANDER, HUSBAND AND WIFE**, dated **April 07, 2003** and recorded on **April 07, 2003** as **Instrument Number 20030416000231600** 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:

**629 MILL SPRINGS COURT
BIRMINGHAM, AL 35244**

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

- **TO CORRECT THE PROPERTY ADDRESS TO READ "629 MILL SPRINGS COURT, BIRMINGHAM, AL 35244" ON PAGE 1 OF THE DEED OF TRUST AND PUD RIDER WHICH WAS INCORRECT AT THE TIME OF RECORDING**
- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY" TO PAGE 2 OF THE PUD RIDER**

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.

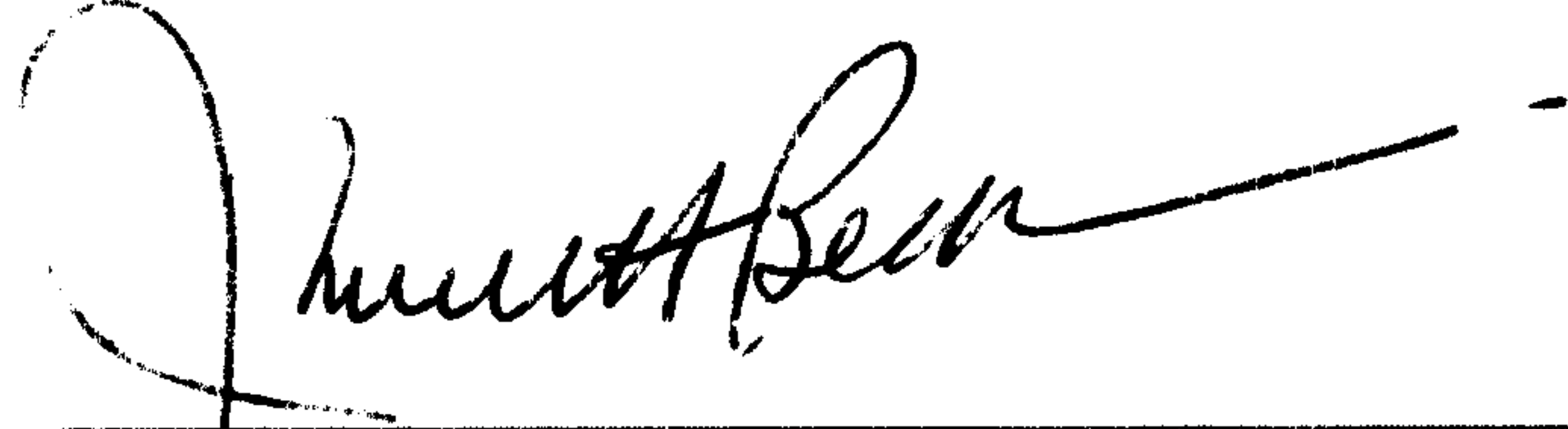
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain 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.



20060615000284530 2/5 \$24.00
Shelby Cnty Judge of Probate, AL
06/15/2006 08:41:00AM FILED/CERT

Countrywide Bank, N.A.

~~By: Jesus X Martinez
Its: Assistant Vice President~~



JOHN H BECK



LINDA K ZANDER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20060615000284530 3/5 \$24.00
Shelby Cnty Judge of Probate, AL
06/15/2006 08:41:00AM FILED/CERT

Countrywide Bank, N.A.

By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

JOHN H BECK

LINDA K ZANDER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20060615000284530 4/5 \$24.00
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STATE OF Alabama

COUNTY OF Shelby

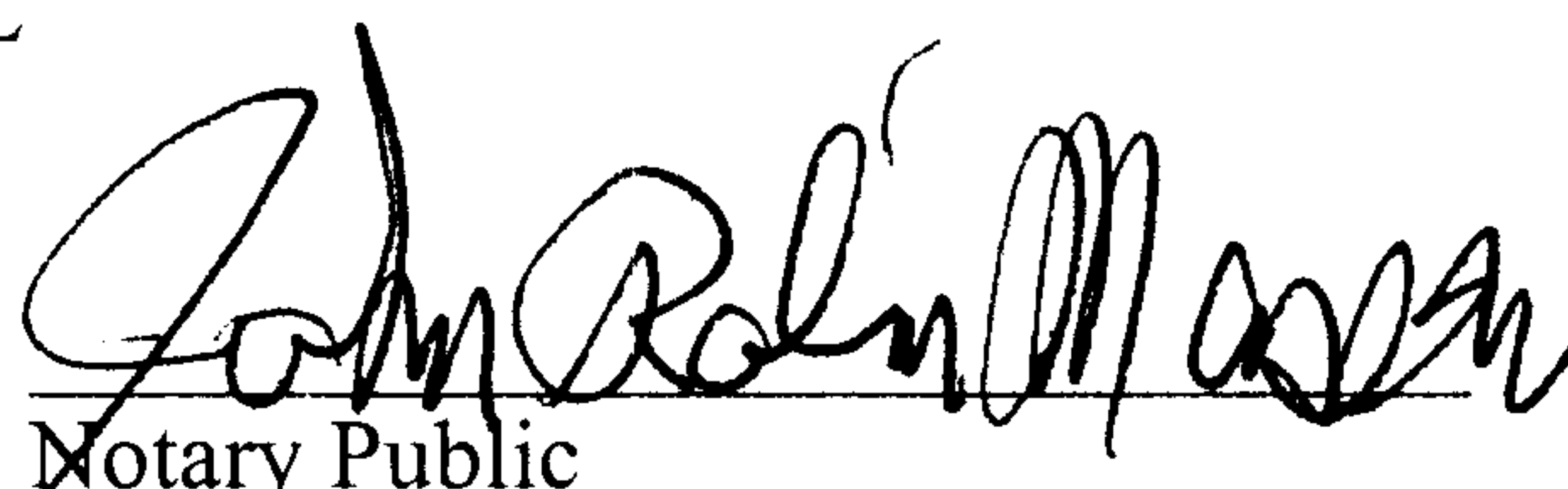
)
) SS.
)

On this 15th Day of MAY 2006, BEFORE ME,

John Robin Massey, (Notary Public)

personally appeared, **JOHN H BECK, AND LINDA K ZANDER, HUSBAND AND WIFE**, 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

My Commission Expires 4-12-09

Commission Expires: _____

(SEAL)

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this _____ day of _____ 2006, before me, **Sonia L. Seitz**, Notary Public, personally appeared **Jesus X Martinez**, **Assistant Vice President** for Countrywide 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.

Notary Public

Commission Expires: _____

(SEAL)

October 22, 2009

STATE OF _____)

COUNTY OF _____)

SS.

On this _____ Day of _____ 2006, BEFORE ME,

_____, (Notary Public)

personally appeared, **JOHN H BECK, AND LINDA K ZANDER, HUSBAND AND WIFE**, 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)

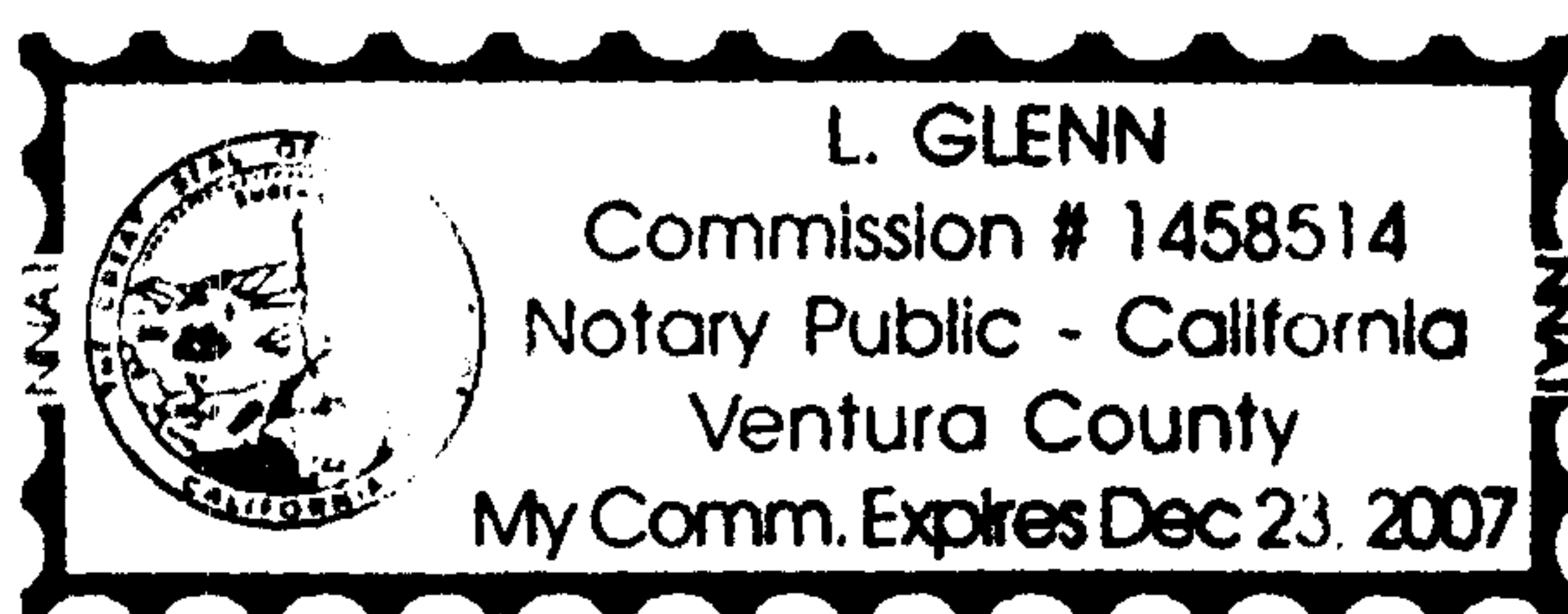
STATE OF CALIFORNIA)

COUNTY OF VENTURA)

SS.

On this 2nd day of June 2006, before me, L. Glenn, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide 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)

L. Glenn
Notary Public

Commission Expires: 12.23.07

October 22, 2009