

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#: **0001233457312005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this **23th** day of **February**, **2006** between **BRIAN FREIGER, AND BRANDY FREIGER, HUSBAND AND WIFE**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender"), amends and supplements that certain **MORTGAGE** between, **COUNTRYWIDE BANK, N.A.**, and **BRIAN & BRANDY FREIGER, AND BRANDY FREIGER**, dated **December 07, 2005** and recorded on **December 09, 2005** as **Instrument Number 20051209000639340** 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:

**130 STONE RD
PELHAM, AL 35124**

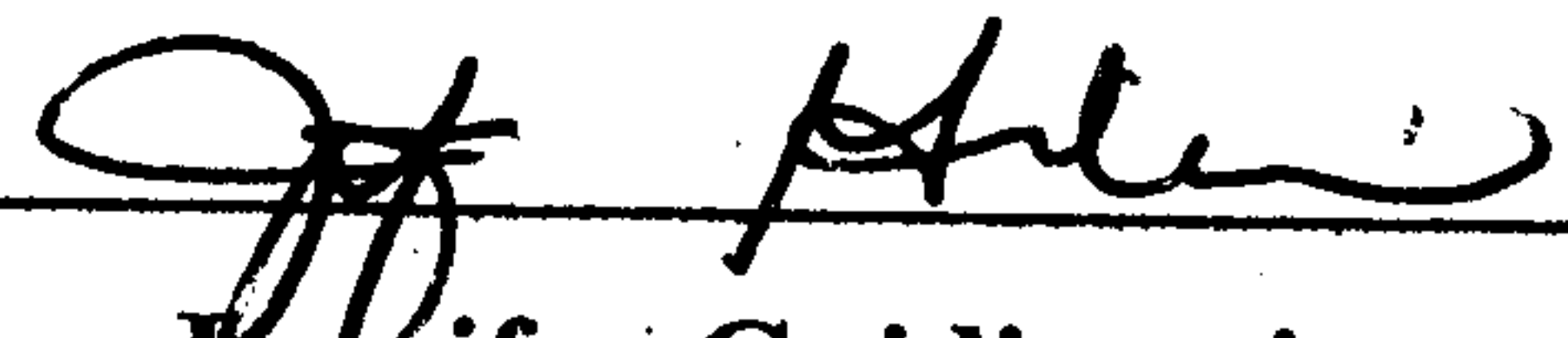
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:


- **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**
- **TO ADD THE PUD NAME, STONEHAVEN, TO PAGE 2 OF THE PUD RIDER 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 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.

Countrywide Bank, N.A.


By: Jennifer Guidicessi
Its: Assistant Vice President


BRIAN & BRANDY FREIGER




BRANDY FREIGER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



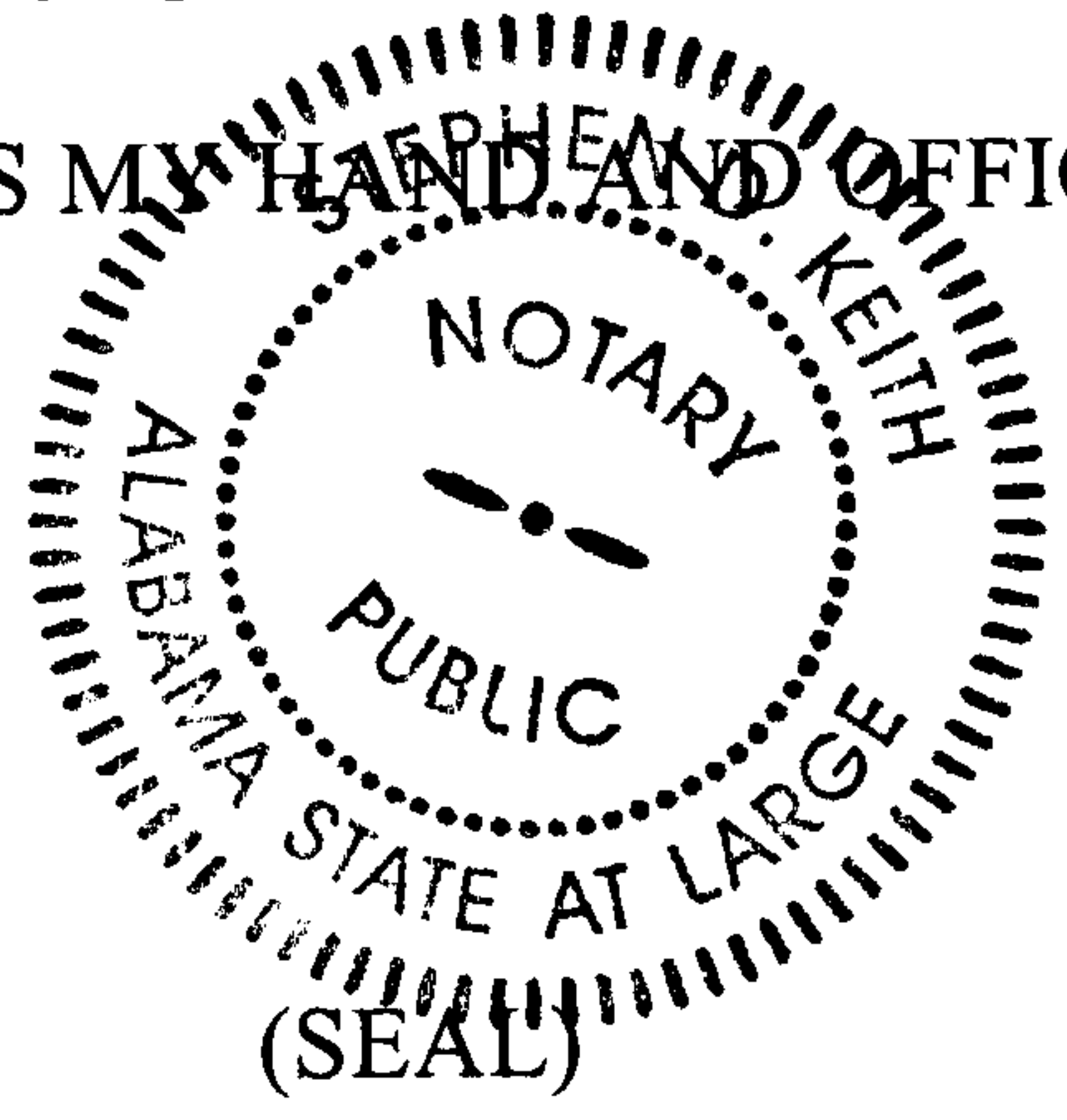
20060621000297890 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/21/2006 12:29:11PM FILED/CERT

STATE OF Al)
COUNTY OF Shelby) SS.
)

On this 23rd Day of February 2006, BEFORE ME,
the undersigned
(Notary Public) SPK

personally appeared, **BRIAN & BRANDY FREIGER, AND BRANDY FREIGER**, 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



[Signature]
Notary Public

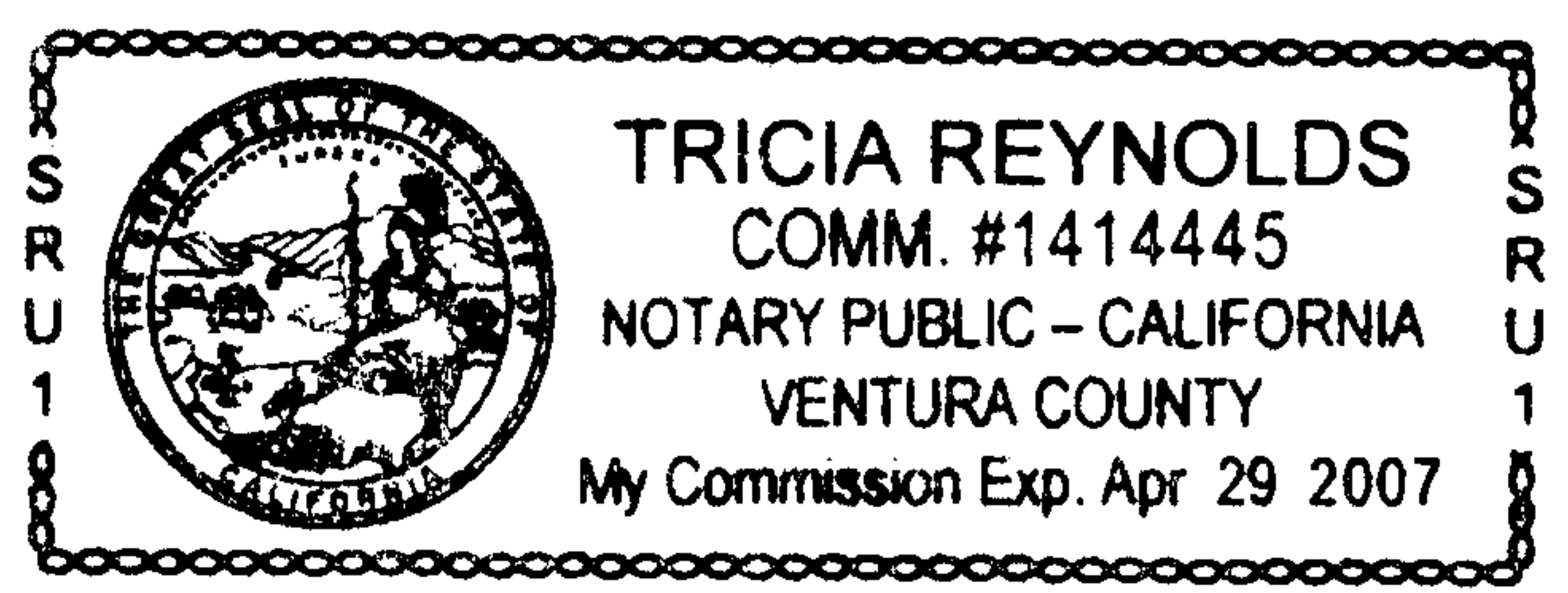
Commission Expires: 3/2/2008

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.
)

20060621000297890 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/21/2006 12:29:11PM FILED/CERT

On this 8th day of June 2006, before me, **Tricia Reynolds**, 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.



[Signature]
Notary Public

Commission Expires: _____

(SEAL)

April 29, 2007