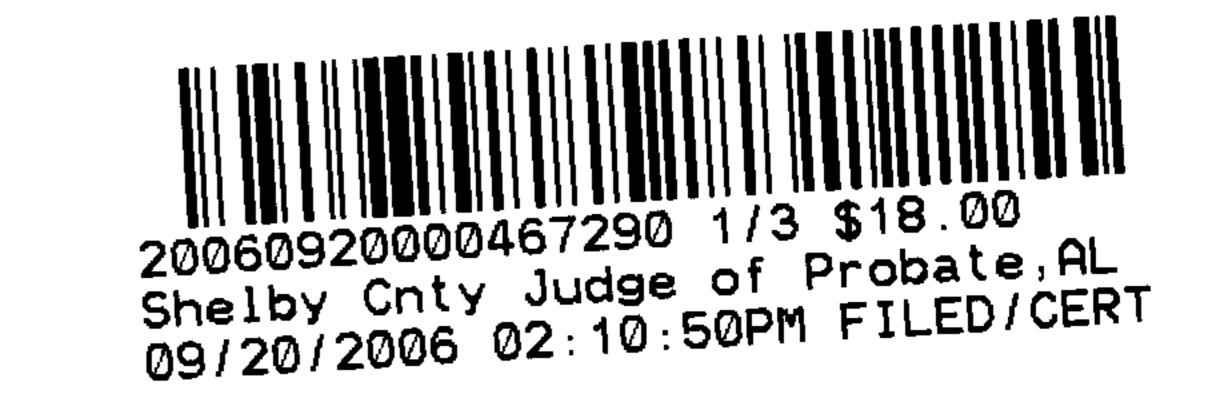
19/6



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: JOSIMONETTE FESTEJO

CLD Deficiency Department DOC. ID#: 000492761362005N

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 15th day of March, 2006 between STEVEN M DUCIC, AND SANDRA D DUCIC, (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 STEVEN M DUCIC, AND SANDRA D DUCIC, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, HUSBAND AND WIFE, dated January 20, 2004 and recorded on February 25, 2004 as Instrument Number 20040225000096870 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:

2580 MAGNOLIA PLACE BIRMINGHAM, AL 35242

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

- TO ADD THE BORROWERS' ACKNOWLEDGEMENTS ON THE CORRECTION MADE ON PAGE 1 OF THE MORTGAGE WHICH WERE OMITTED AT THE TIME OF RECORDING
- TO CORRECT THE MORTGAGE DATE FROM JANUARY 22, 2004, TO JANUARY 20, 2004, ON PAGE 1 OF THE MORTGAGE WHICH WAS INCORRECT 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.

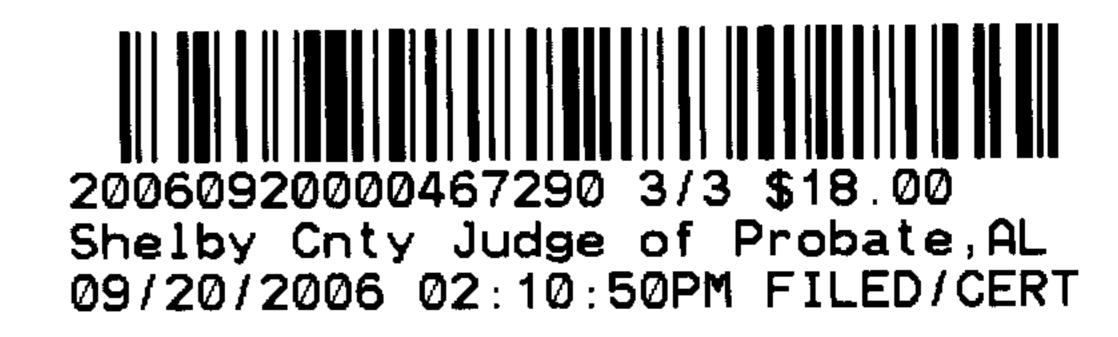
By: Jennuer Guidicessi lts: Assistant Vice President

STEVEN M DUCIC

SANDRA D DUCIC

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

20060920000467290 2/3 \$18.00 Shelby Cnty Judge of Probate, AL 09/20/2006 02:10:50PM FILED/CERT



STATE OF Alabama COUNTY OF Shelby			) ) SS. )	
On this	Day of	······································	6, BEFORE ME,	(N.T., A.,, D., 1, 1;)
personally appeared, STEVI proved to me on the basis of the foregoing instrument, and authorized capacity(ies), and upon behalf of which the personal structure of the personal structure.	EN M DUCIC, A satisfactory evider acknowledged to that by his/her/the son(s) acted, exect	ND SANDRA D DU nce to be the person(s me that he/she/they eir signature(s) on the ated the instrument.	s) whose name(s) executed the same	is/are subscribed to e in his/her/their
WITNESS MY HAND AND	OFFICIAL SEAL	Notary Public	1. 3	
(SEAL)		Commission Expire	My Commis	sion Expires 12/4/07
STATE OF CALIFORNIA  COUNTY OF VENTURA  On this day of Judge of Jennifer Guidicessi, Assist be the person whose name is the same in his/her authorized upon behalf of which the per	ant Vice President signed to the with d capacity, and the	It for Countrywide Bein instrument and act to by his/her signature	ank, N.A., person knowledged to me	hally known to me to that he/she executed
WITNESS MY HAND AND	OFFICIAL SEAI			
Notary Pul Ventu My Comm. Ex	GLENN sion # 1458514 blic - California ra County xpires Dec 23, 2007	Notary Publication		23.07
(SEA	L)	October 22,	2009	