



20061114000556590 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
11/14/2006 10:56:29AM FILED/CERT

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#: **0001342634842005N**

Space Above for Recorder's Use

### **LOAN MODIFICATION AGREEMENT TO THE MORTGAGE**

MIN#: 100133700013537884

This Loan Modification Agreement (the "Agreement"), made this **29th** day of **September**, **2006** between **DAVID B NORTON, AND SHELLY NORTON, HUSBAND AND WIFE**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **June 08, 2006** 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 **June 16, 2006** as Instrument Number **20060616000287910** 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:

**924 COVE CIR  
BIRMINGHAM, AL 35244**

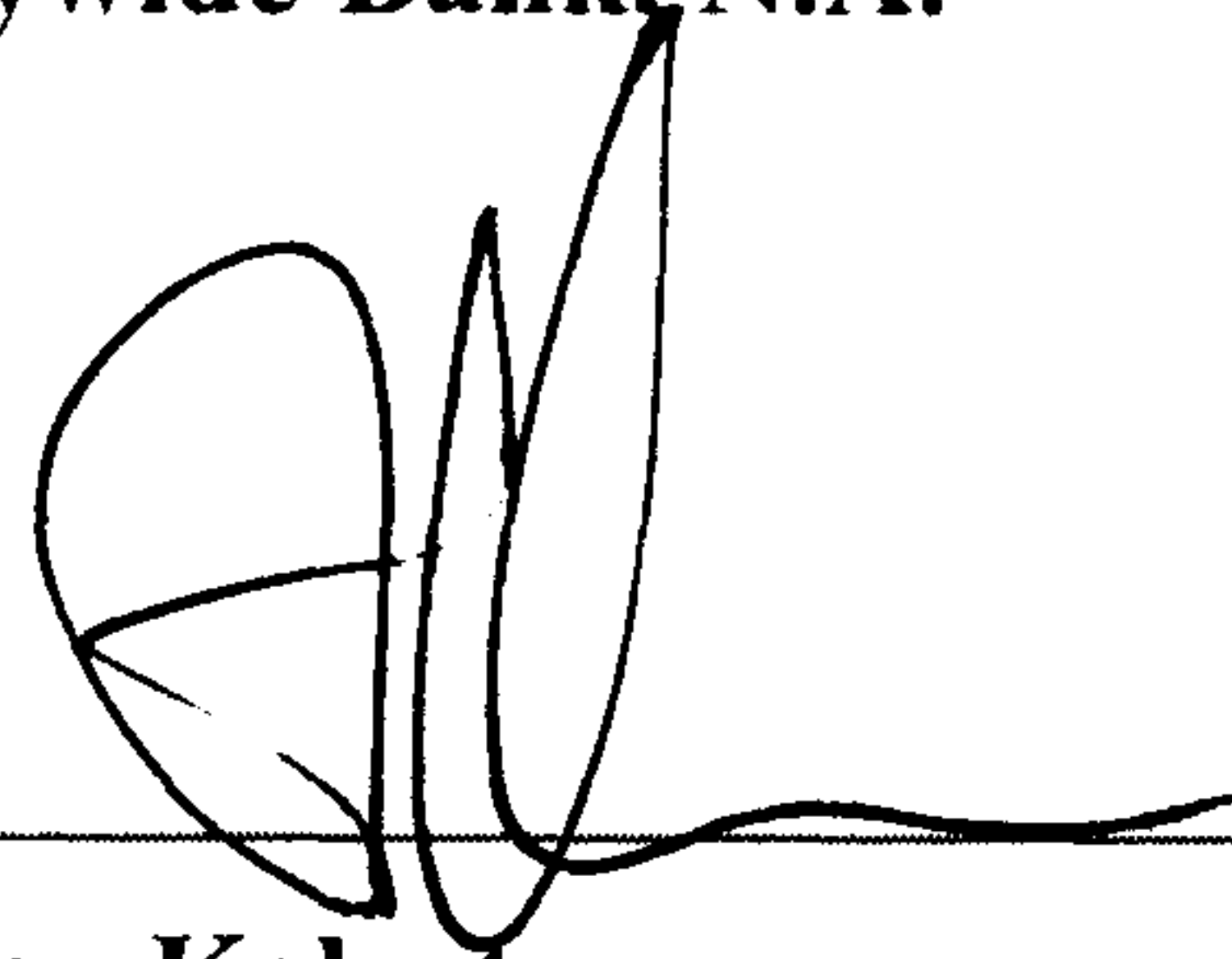
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **"TO ADD THE DECLARATION VERBIAGE OF THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY, TO PAGE 2 OF THE PLANNED UNIT DEVELOPMENT RIDER.**
- **"TO ADD PROJECT NAME OF SOUTHLAKE COVE TO THE PLANNED UNIT DEVELOPMENT 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.

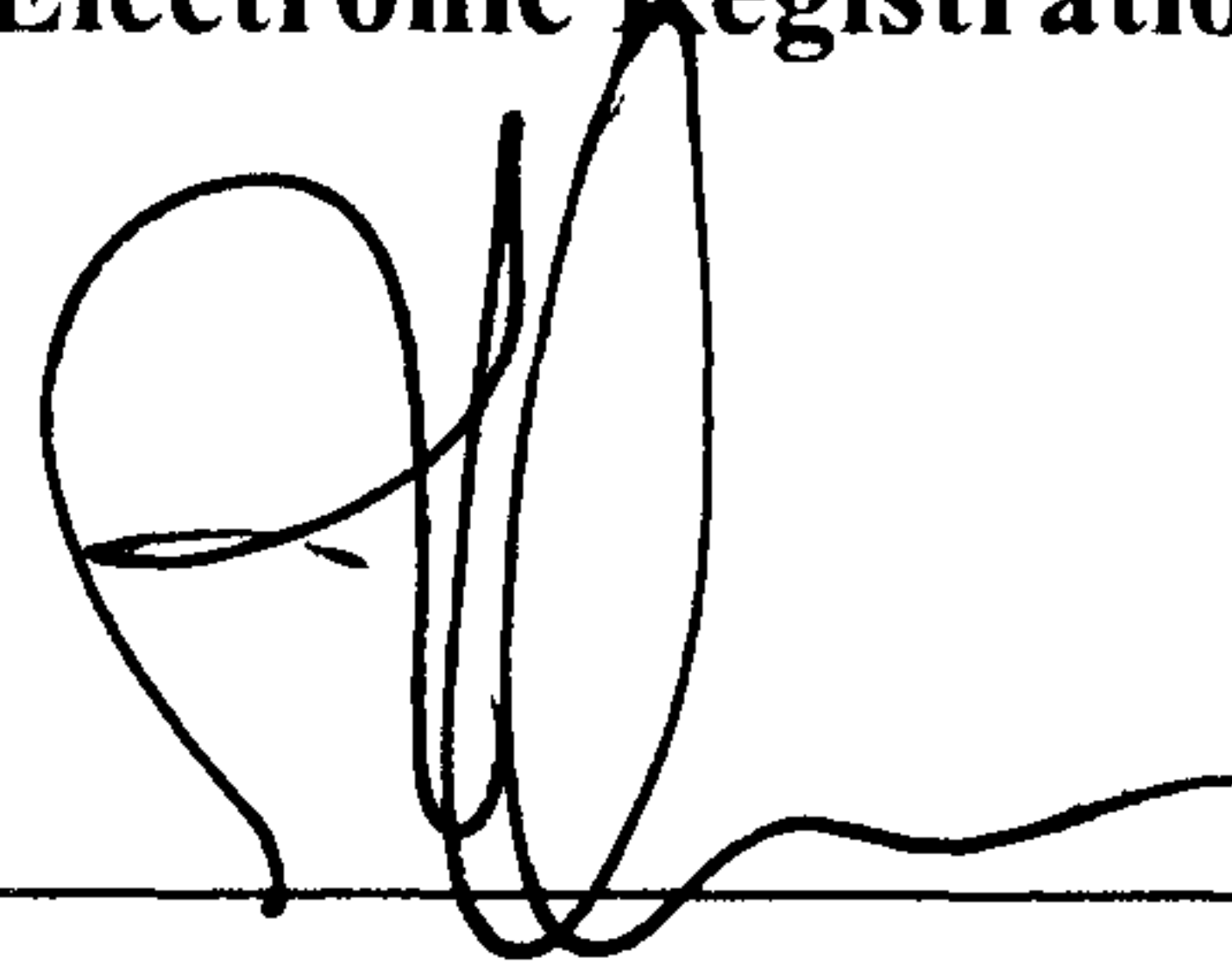
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain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

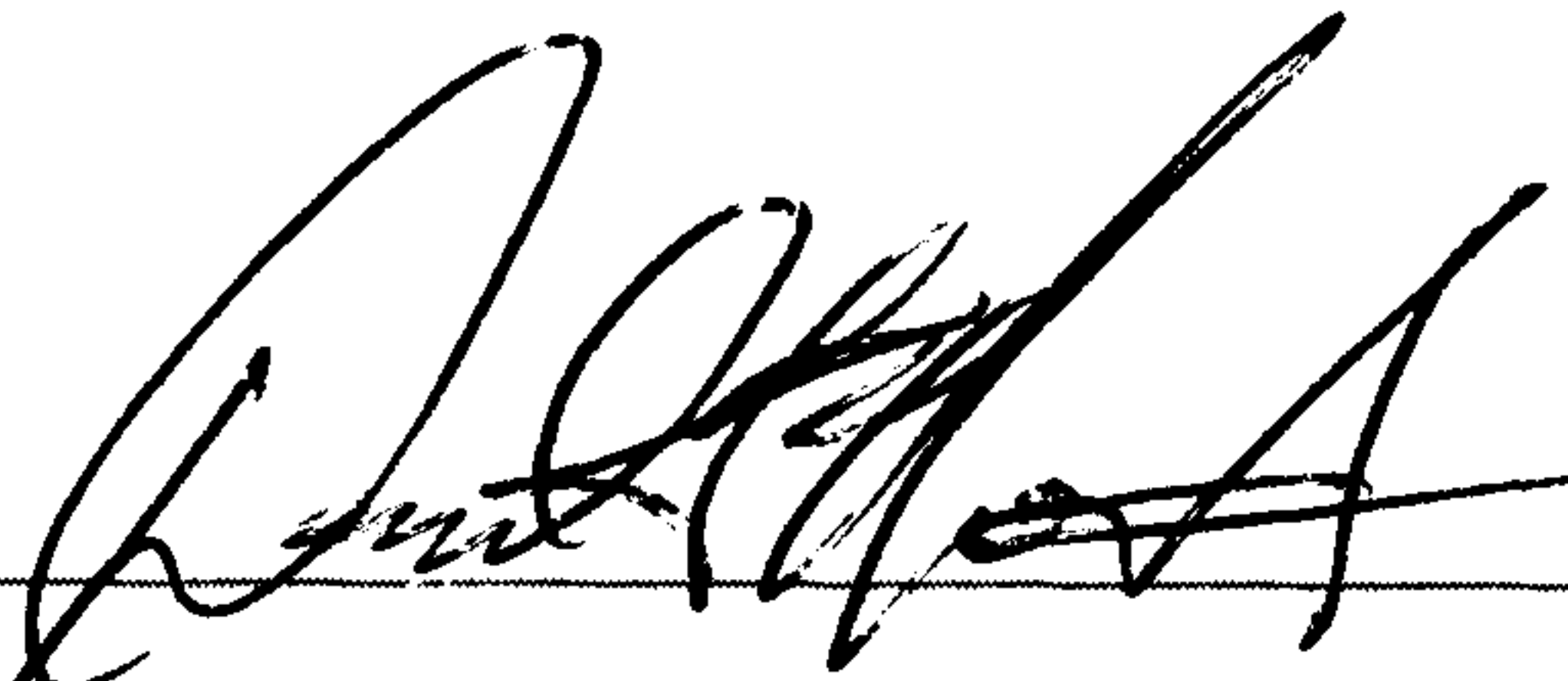


By: Allen Kalust  
Its: 1st Vice President

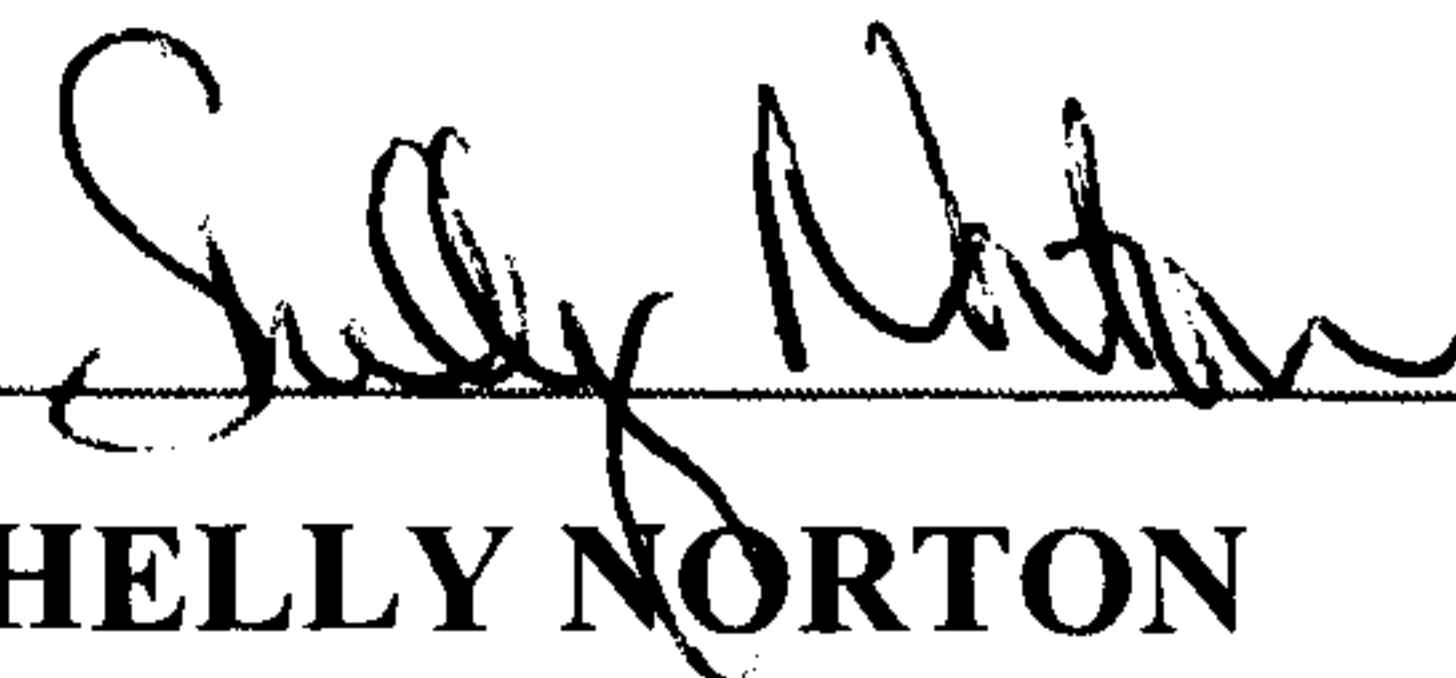
**Mortgage Electronic Registration Systems, Inc.**



By: Allen Kalust  
Its: 1st Vice President



DAVID B NORTON



SHELLY NORTON

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF ALABAMA

COUNTY OF Jefferson

)  
) SS.  
)

On this 20<sup>TH</sup> Day of OCTOBER 2006, BEFORE ME,

PATRICIA V. WRIGHT, (Notary Public)

personally appeared, **DAVID B NORTON, AND SHELLY NORTON**, 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

Patricia V. Wright  
Notary Public

(SEAL)

Commission Expires: 3/22/2008

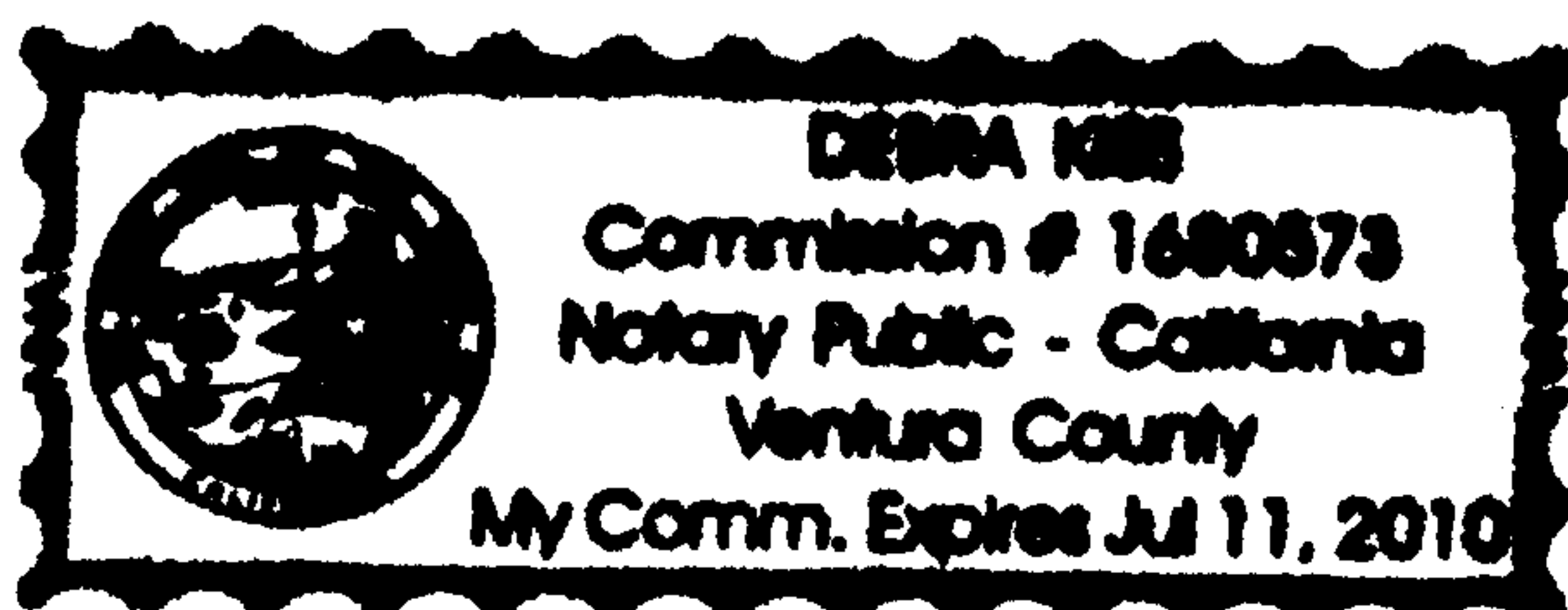
STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 1<sup>st</sup> day of November 2006, before me, Debra Kiss, Notary Public, personally appeared **Allen Kalust**, 1st 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)

Debra L  
Notary Public

Commission Expires: July 11, 2010


~~December 23, 2007~~

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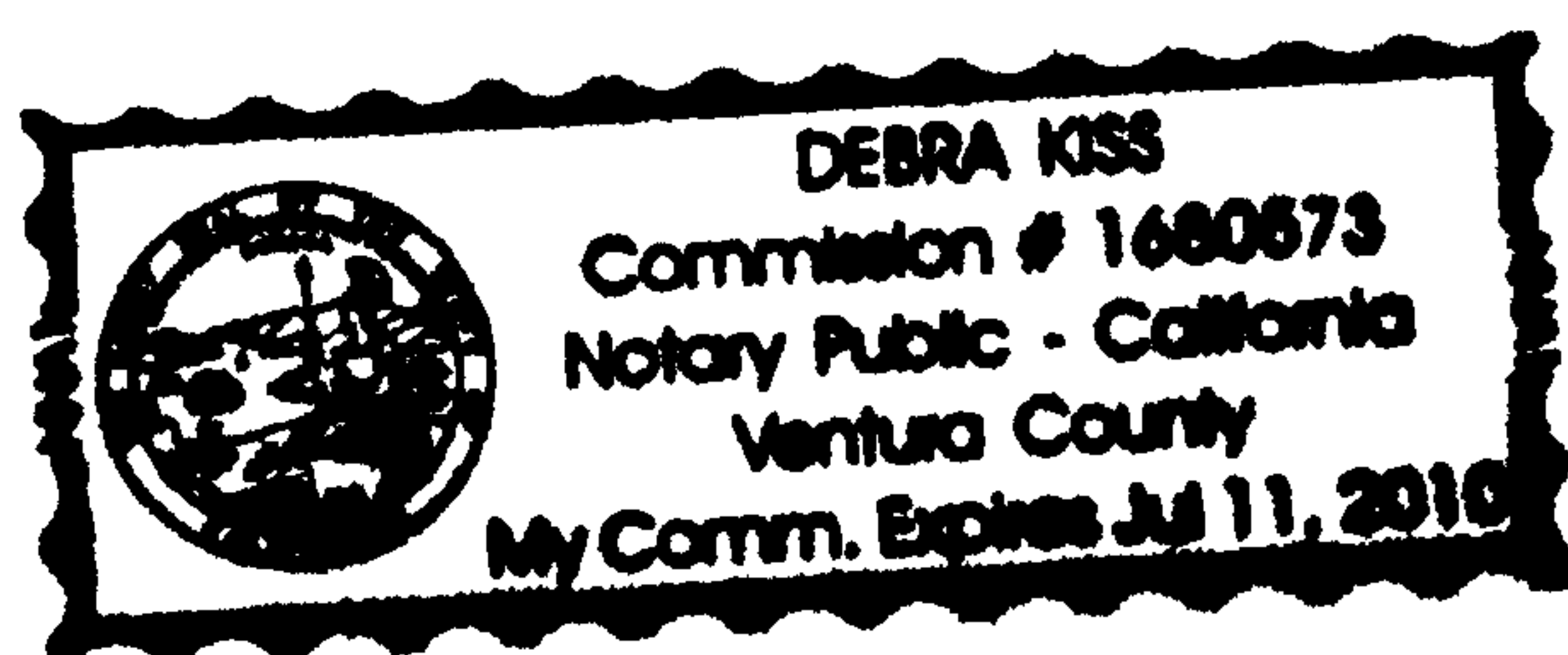
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
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On this 1<sup>st</sup> day of November 2006, before me, Debra Kiss , Notary Public, personally appeared **Allen Kalust**, 1st Vice President for Mortgage Electronic Registration Systems, 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)



Notary Public

Commission Expires: July 11, 2010

~~December 23, 2007~~ 