



20070319000124950 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2007 03:44:50PM 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: **JILL SHIRLEY**
CLD Deficiency Department
DOC. ID#: **0001140134192005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700009645279

This Loan Modification Agreement (the "Agreement"), made this **16th** day of **January**, **2007** between **JAMES M BOWEN, AND LEANNE BOWEN**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **October 24, 2005** 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 **October 31, 2005** as Instrument Number **20051031000564730** 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:

**245 VILLAGE DR
CALERA, AL 35040**

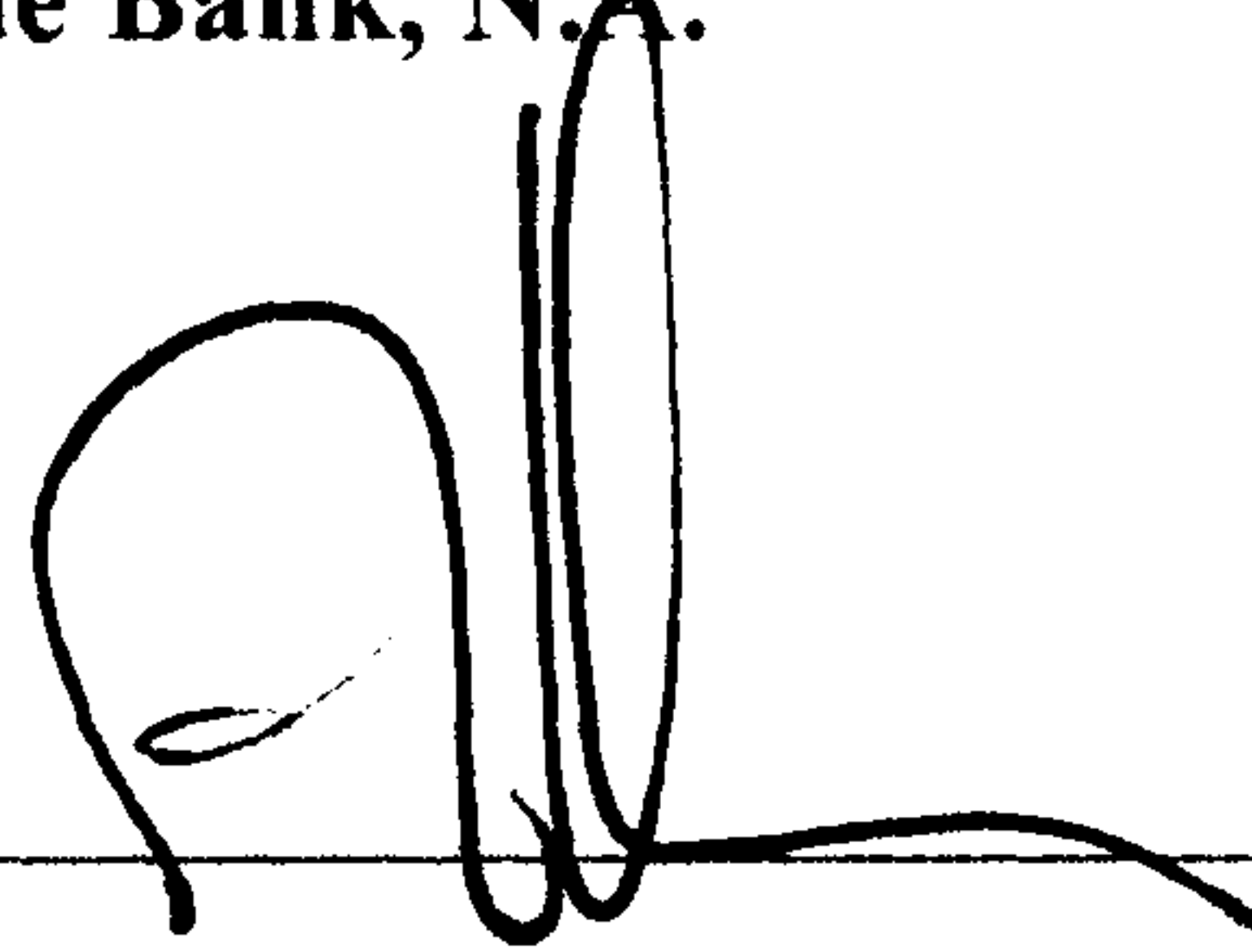
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 11**

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.

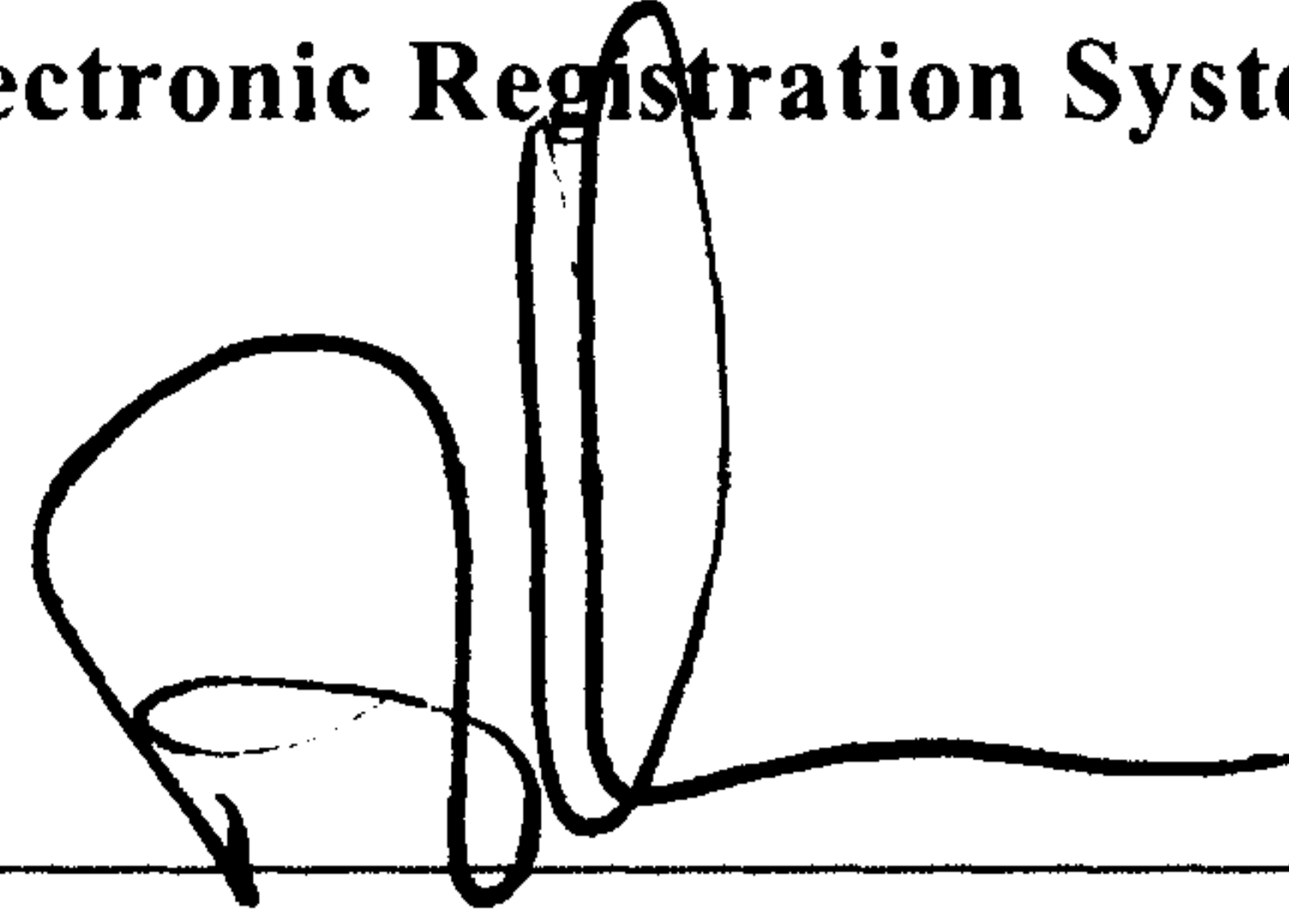
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain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

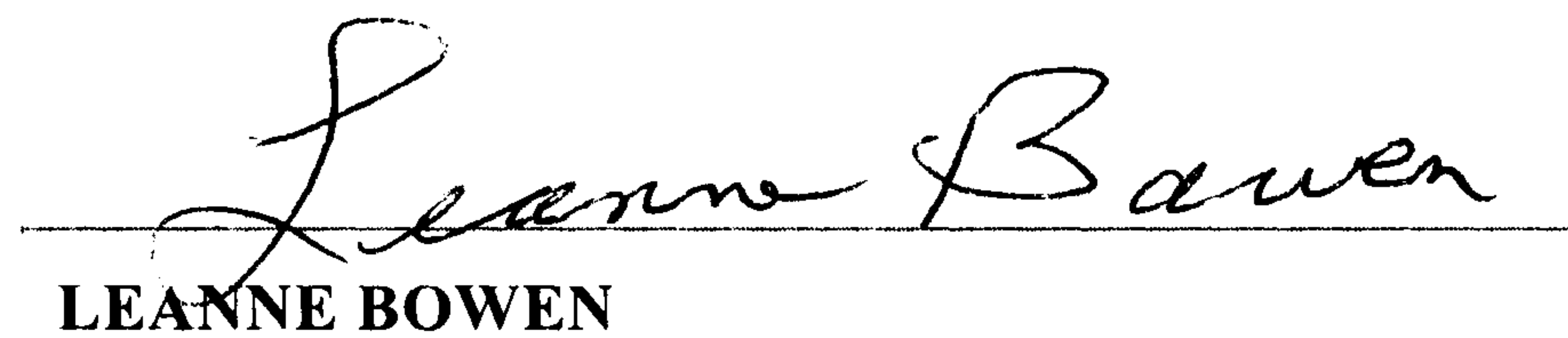
Mortgage Electronic Registration Systems, Inc.



By: Allen Kalust
Its: 1st Vice President




JAMES M BOWEN



LEANNE BOWEN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20070319000124950 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2007 03:44:50PM FILED/CERT

STATE OF Alabama

)
) SS.
)

COUNTY OF Shelby

On this 29th Day of January 2007, BEFORE ME,

Jason E Matherson, (Notary Public)

personally appeared, **JAMES M BOWEN, AND LEANNE BOWEN**, 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: MY COMMISSION EXPIRES JUNE 14, 2009

(SEAL)

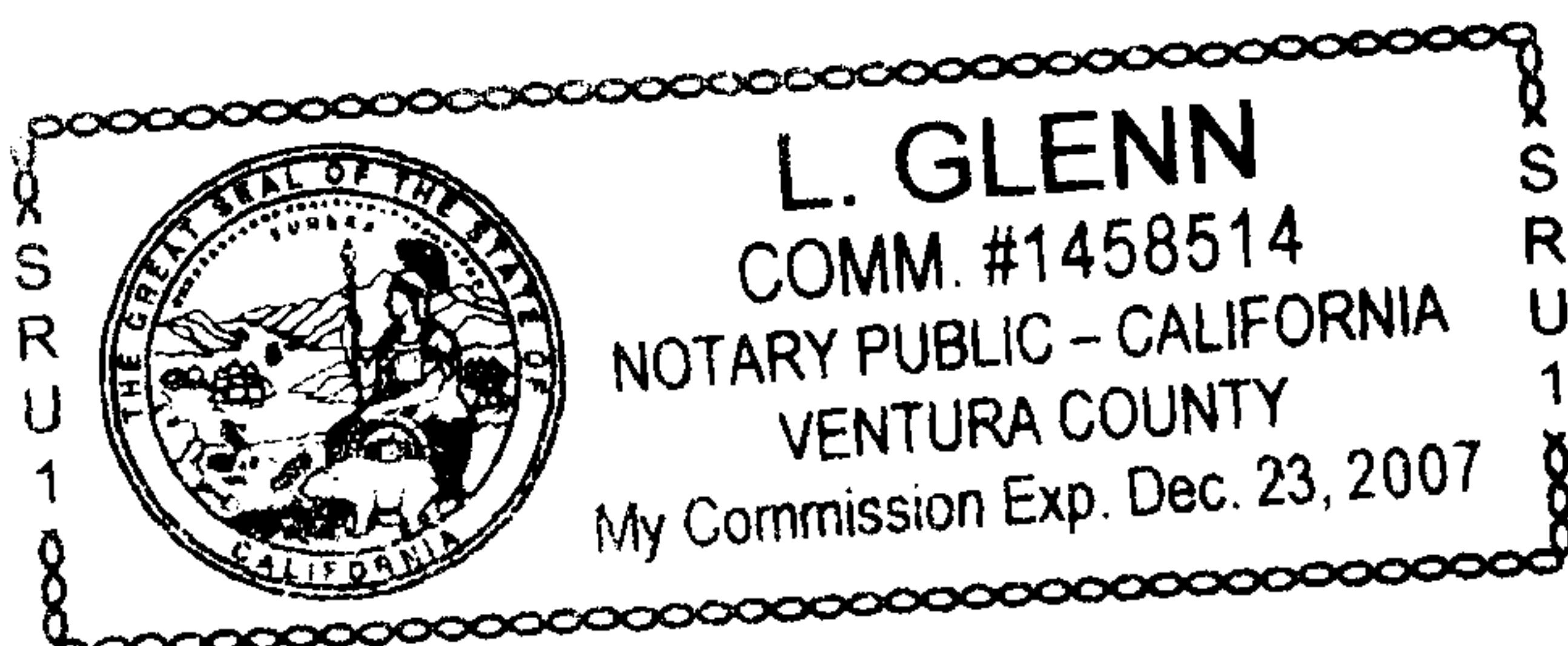
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 2nd day of March 2007, before me, **L. Glenn**, 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)


Notary Public

Commission Expires: 12.23.07

December 23, 2007


20070319000124950 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2007 03:44:50PM FILED/CERT

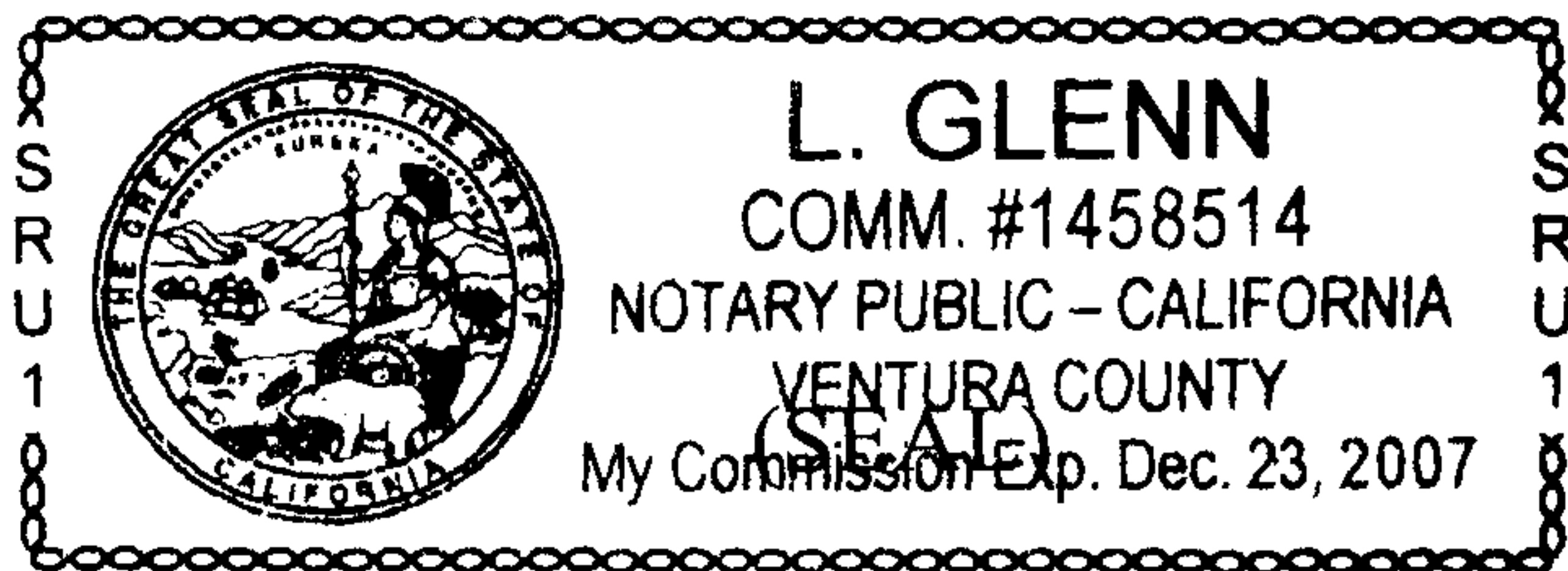
STATE OF CALIFORNIA


)
) SS.
)

COUNTY OF VENTURA

On this 2nd day of March 2007, before me, **L. Glenn**, 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.






Notary Public

Commission Expires: 12-23-07

December 23, 2007


20070319000124950 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2007 03:44:50PM FILED/CERT