

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **TOM LEE**
CLD Deficiency Department
DOC. ID#: **000985063812005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
MORTGAGE (HOME EQUITY LINE OF CREDIT)**

MIN#: 100015700050043435

This Loan Modification Agreement (the "Agreement"), made this **27th** day of **June**, **2006** between **JEFFREY D WHITE, AND TABITHA A WHITE, HUSBAND AND WIFE**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** dated **April 07, 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 **May 25, 2005** as Instrument Number **20050525000255650** 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:

**2149 OLD CAHABA PLACE
HELENA, AL 35080**

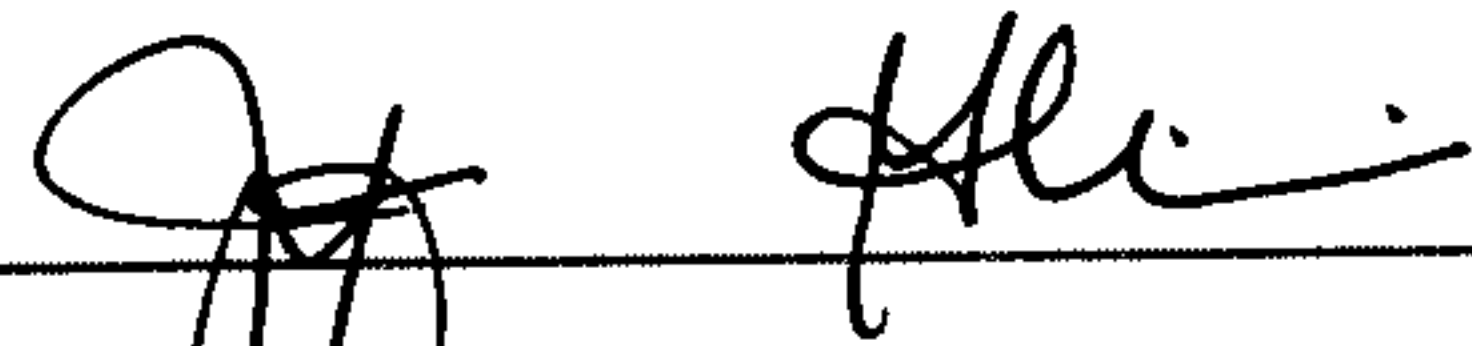
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

• **TO ATTACH THE LEGAL DESCRIPTION TO THE MORTGAGE**

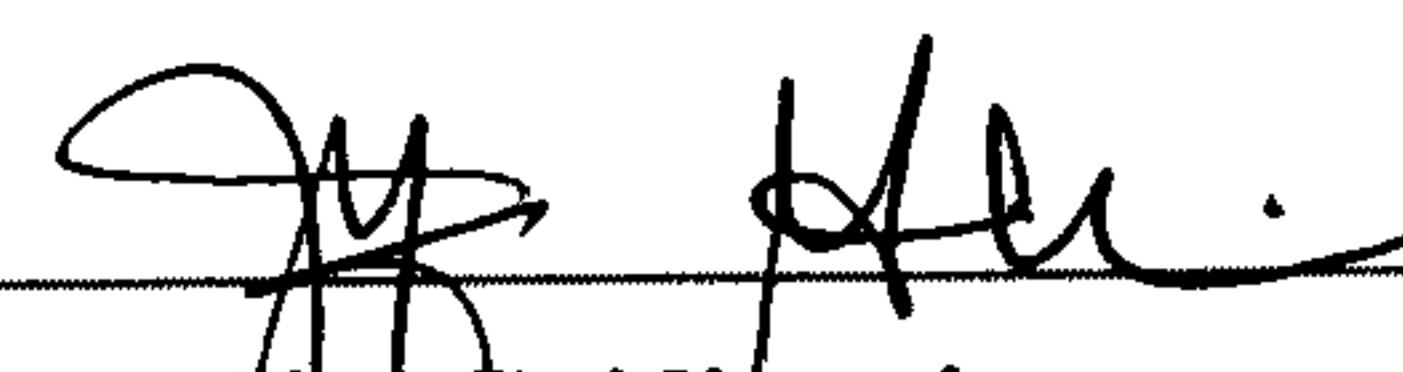
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

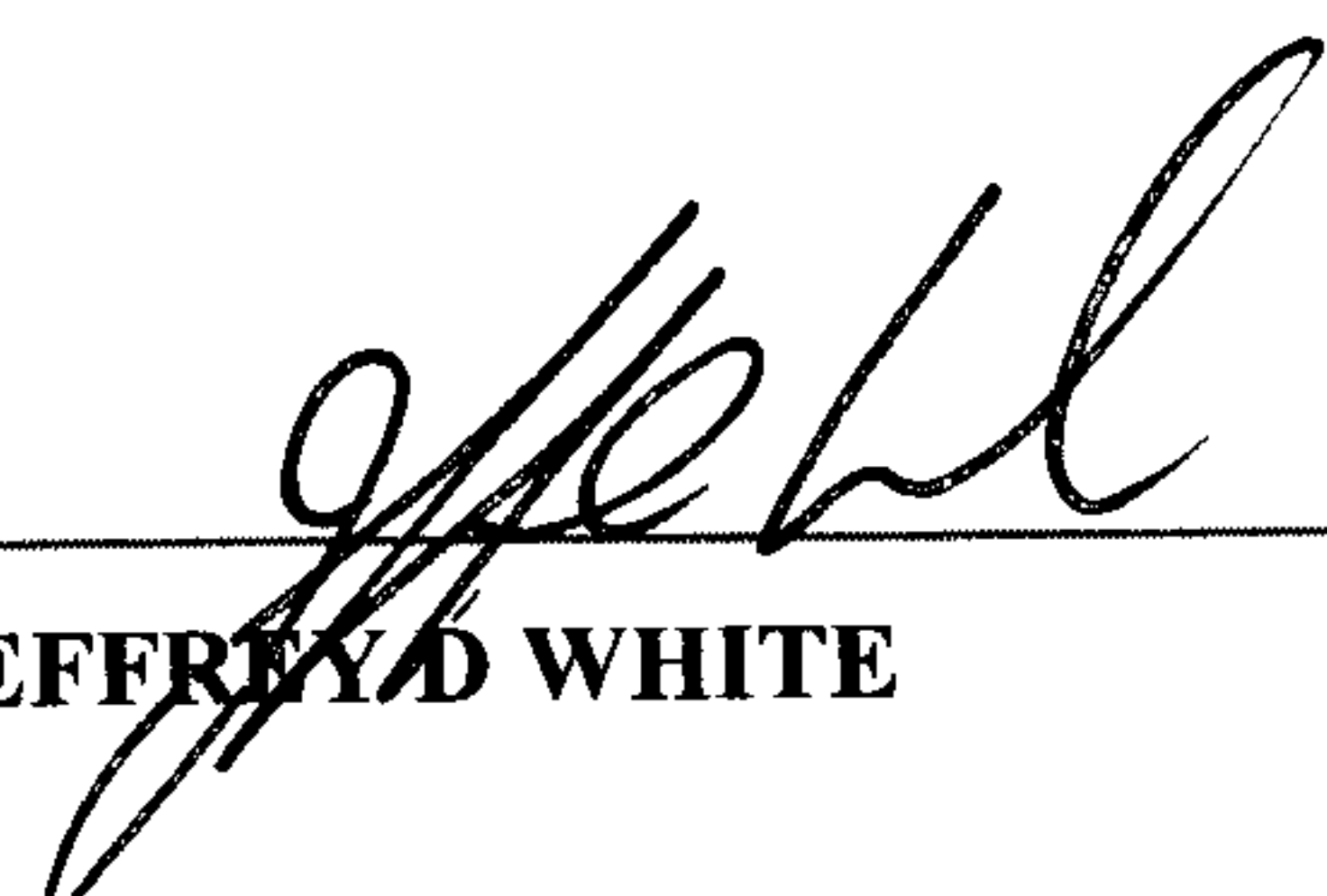
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain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

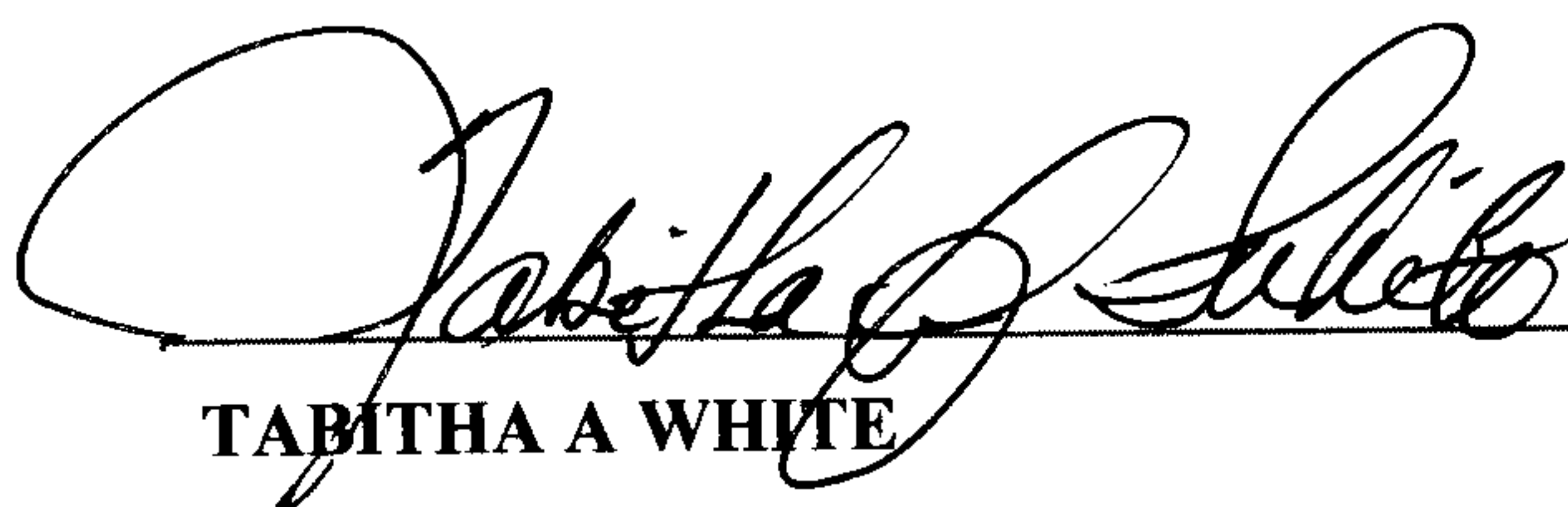
Countrywide Home Loans, Inc.


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

Mortgage Electronic Registration Systems, Inc.


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


JEFFREY D WHITE


TABITHA A WHITE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

On this 3rd Day of July 2006, BEFORE ME,

John C. [Signature], (Notary Public)

personally appeared, **JEFFREY D WHITE, AND TABITHA A WHITE**, 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: 4/15/08

(SEAL)

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 24 day of July 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Home Loans, 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)

[Signature]
Notary Public

Commission Expires: _____

April 29, 2007

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 24 day of July 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant 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.



Tricia Reynolds

Notary Public

Commission Expires: _____

April 29, 2007

(SEAL)

EXHIBIT "A"

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF ALABAMA, COUNTY OF
SHELBY, WITH A STREET LOCATION ADDRESS OF 2149 OLD CAHABA PL;
HELENA, AL 35080 CURRENTLY OWNED BY JEFFREY WHITE HAVING A TAX
IDENTIFICATION NUMBER OF 13-4-20-2-003-015-000 AND BEING THE SAME
PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER
0000467520 AND FURTHER DESCRIBED AS OLD CAHABA OAKWOOD SECTOR MB:
28 PG: 013.

13-4-20-2-003-015-000
2149 OLD CAHABA PL; HELENA, AL 35080
2923151 / 98506381
16354599/f/or

Lot #436 Book 28, PG 13,

Certificate of Preparation

The within instrument was prepared by:


Stacey Pauley

Countrywide Home Loans

1800 Tapo Canyon Road Sv2-116

Simi Valley, Ca 93063


Stacey Pauley


20070628000305610 6/6 \$27.00
Shelby Cnty Judge of Probate, AL
06/28/2007 02:56:22PM FILED/CERT