

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: **AILEEN MANDULEY**
CLD Deficiency Department
DOC. ID#: **0001426943282005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700015844999

This Loan Modification Agreement (the "Agreement"), made this **13th** day of **February**, **2007** between **PATSY BROWN**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **July 27, 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 **August 10, 2006** as Instrument Number **2006081000388240** 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:

**2294 Forest Lakes Ln
Sterrett, AL 35147**

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 PROJECT NAME 'FOREST LAKES SECTOR 2, PHASE 2' TO PAGE 2 OF THE PUD RIDER**

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.



20070712000327370 2/4 \$20.00
Shelby Cnty Judge of Probate, AL
07/12/2007 09:04:29AM FILED/CERT

Countrywide Bank, N.A.

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

Mortgage Electronic Registration Systems, Inc.

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

PATSY BROWN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF ALABAMA

COUNTY OF SHELBY

On this 21 Day of MARCH 2007, BEFORE ME,

WILLIAM E. WALTHER, (Notary Public)

personally appeared, **PATSY BROWN**, 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

William E. Walther
Notary Public

(SEAL)

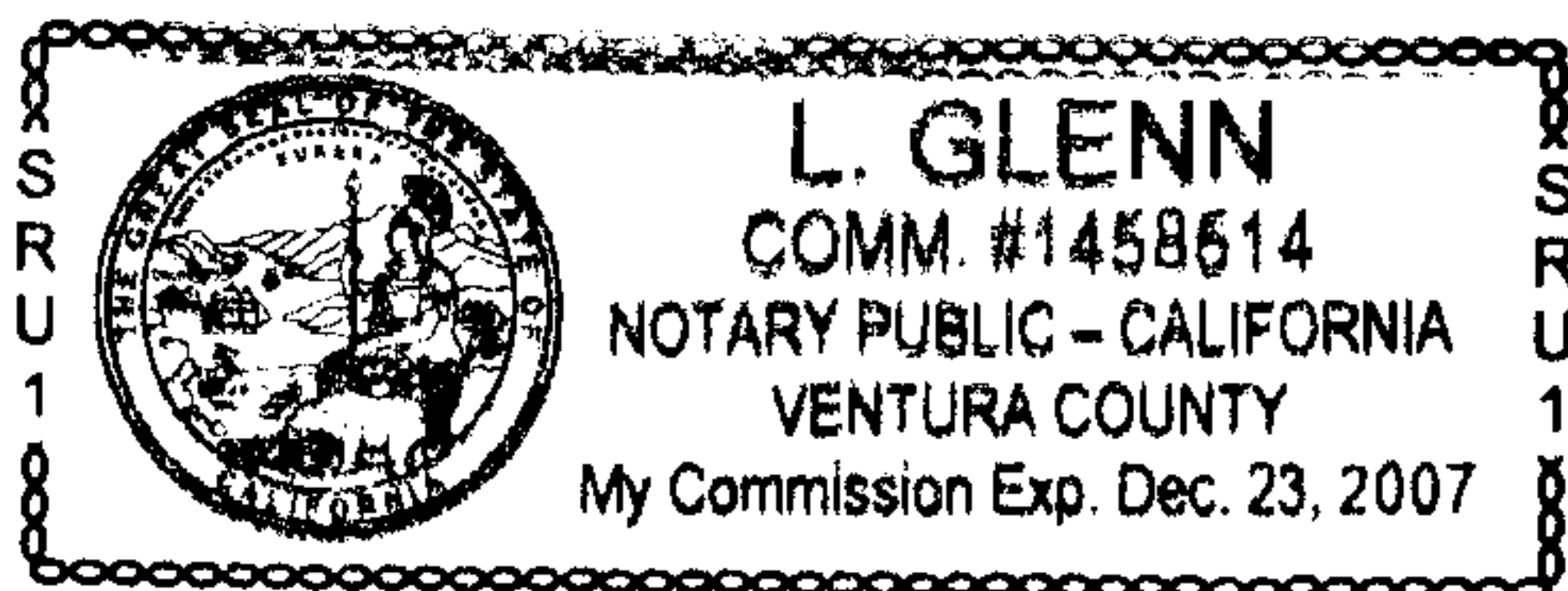
Commission Expires: 11/5/08

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 16th day of April 2007, before me, **L. Glenn**, 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.



(SEAL)

L. Glenn
Notary Public
Commission Expires: 12.23.07
December 23, 2007

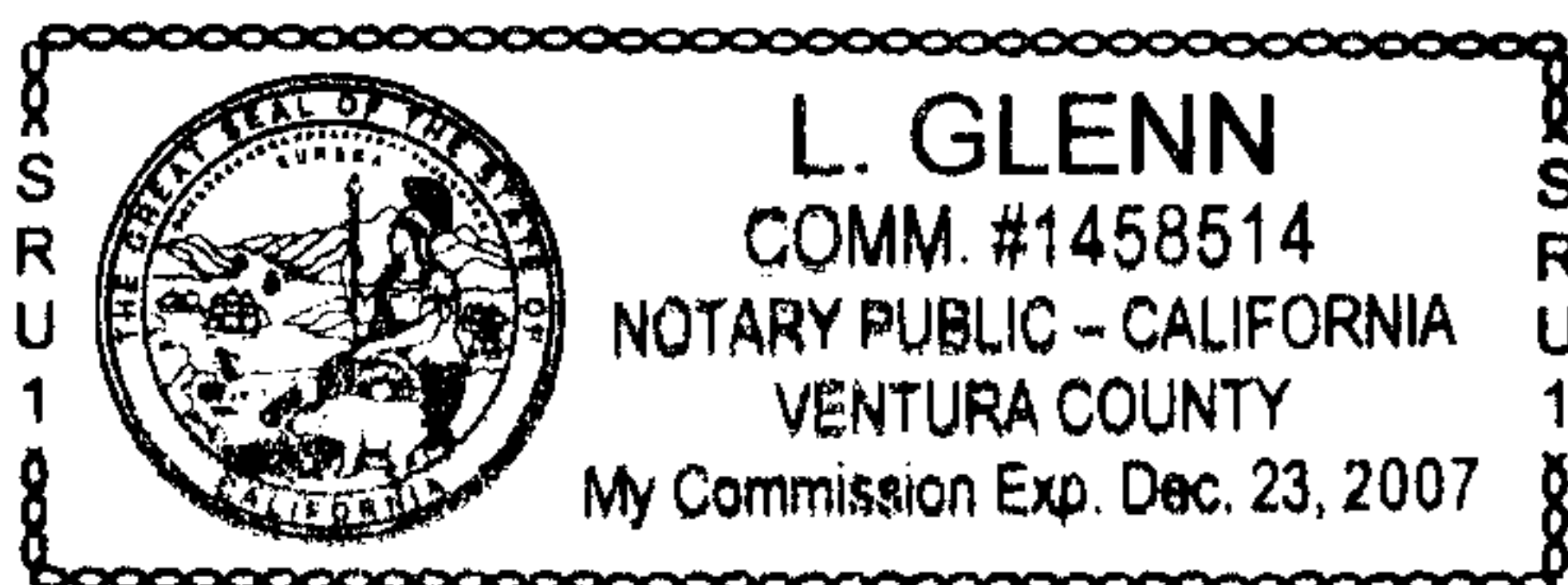
STATE OF CALIFORNIA

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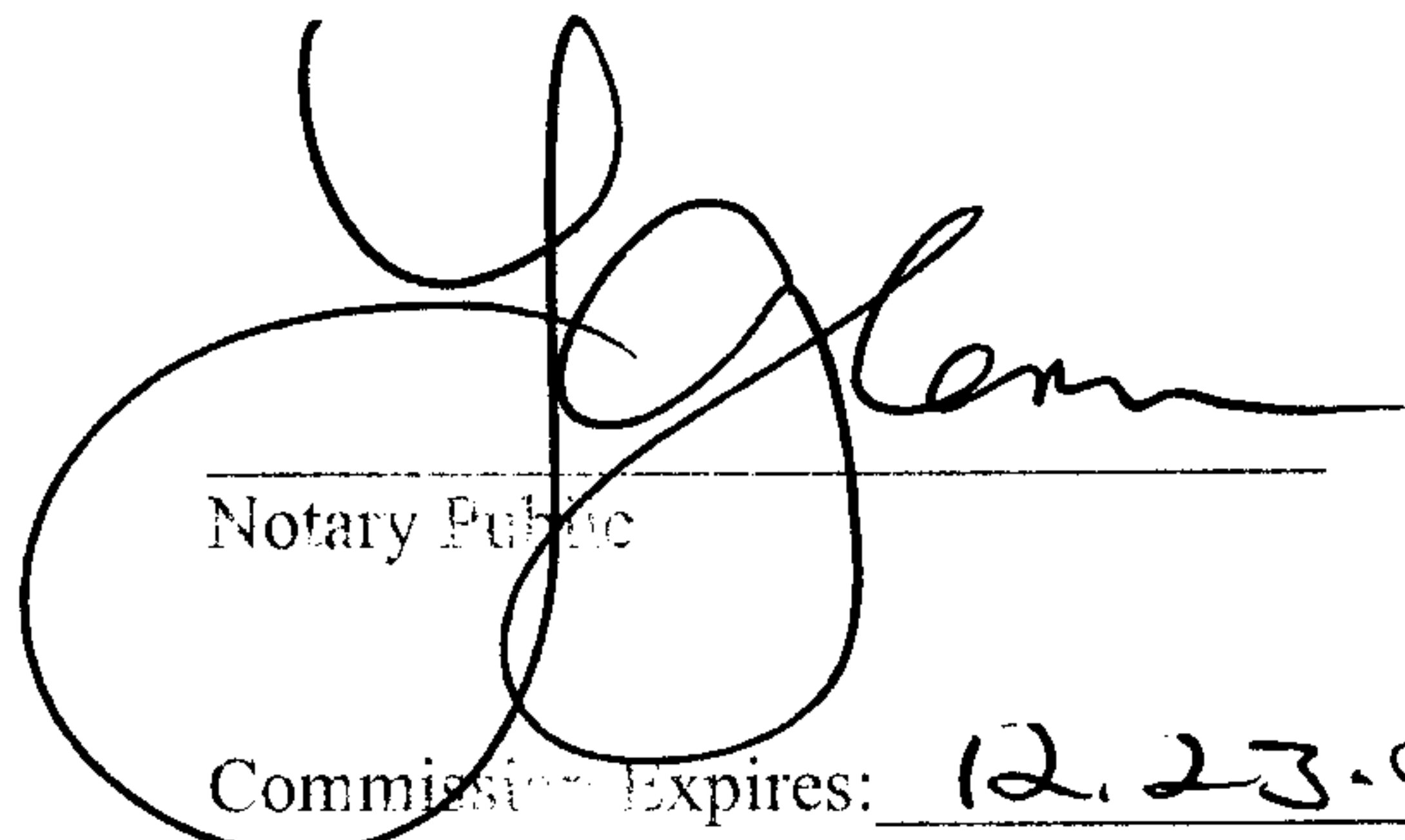
COUNTY OF VENTURA

On this 16th day of April 2007, before me, **L. Glenn**, 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.



(SEAL)



Notary Public
Commission Expires: 12.23.07
December 23, 2007