

Recording Requested by
Countrywide Bank, FSB

AND WHEN RECORDED MAIL TO:

Countrywide Bank, FSB
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **LORRAINE GLENN**
DOC. ID#: **57412076821394396**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this **23th** day of **February**, **2006** between **JAMES M CHAMBERS, AND HIS WIFE REGINA D CHAMBERS**, (the "Borrowers") and **Countrywide Bank, FSB**, ("Lender"), amends and supplements that certain **MORTGAGE** between, **COUNTRYWIDE BANK, N.A.**, and **JAMES M CHAMBERS, AND HIS WIFE REGINA D CHAMBERS**, dated **October 31, 2005** and recorded on **November 08, 2005** as **Instrument Number 20051108000582320** 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:

**3050 NORTH GRANDE DEW COVE
MAYLENE, AL 35114**

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**

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, FSB 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.



20080528000215150 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/28/2008 08:33:58AM FILED/CERT

Countrywide Bank, FSB

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

JAMES M CHAMBERS

REGINA D CHAMBERS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Petterson

On this 1st Day of April 2008, BEFORE ME,

Stephanie Larkin, (Notary Public)

personally appeared, **JAMES M CHAMBERS, AND REGINA D CHAMBERS**, 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

Stephanie H. Larkin
Notary Public

(SEAL)

Commission Expires: 1/28/10

STATE OF CALIFORNIA

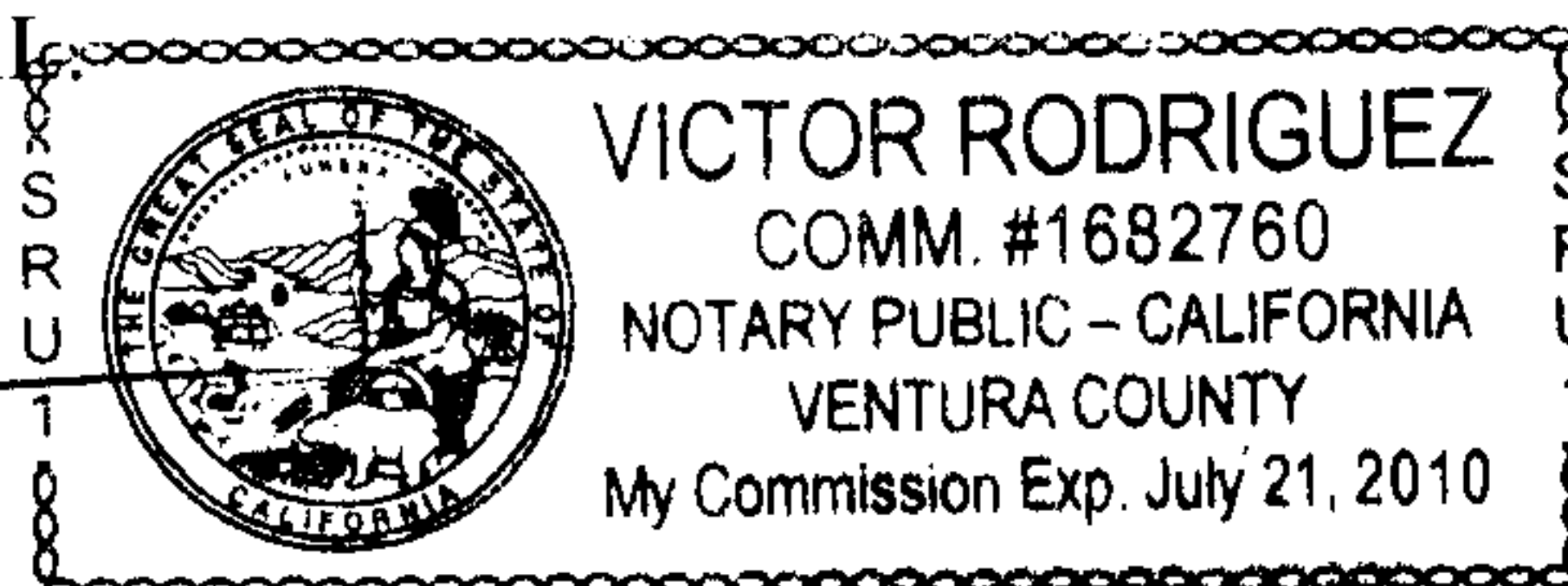
COUNTY OF Ventura

On 4-24-08 before me, **Victor Rodriguez**, Notary Public, personally appeared **Jennifer Guidicessi**, **Assistant Vice President** for Countrywide Bank, FSB, who proved to me on the basis of satisfactory evidence to be the person(s) is/are subscribed to the within 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL

Signature [Signature]



(SEAL)