



20080619000251230 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
06/19/2008 02:03:53PM FILED/CERT

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#: **57410898696294396**

Space Above for Recorder's Use

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

MIN#: 100133700007979191

This Loan Modification Agreement (the "Agreement"), made this **23th** day of **February**, **2006** between **JAMES EDWARD TATE, AND TAMMY S TATE, HUSBAND AND WIFE, J/T/S/**, (the "Borrowers") and **Countrywide Bank, FSB**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgage") amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** dated **July 20, 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 **August 04, 2005** as Instrument Number **20050804000397970** 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:

**251 WHISPERING PINES RD  
VINCENT, AL 35178**

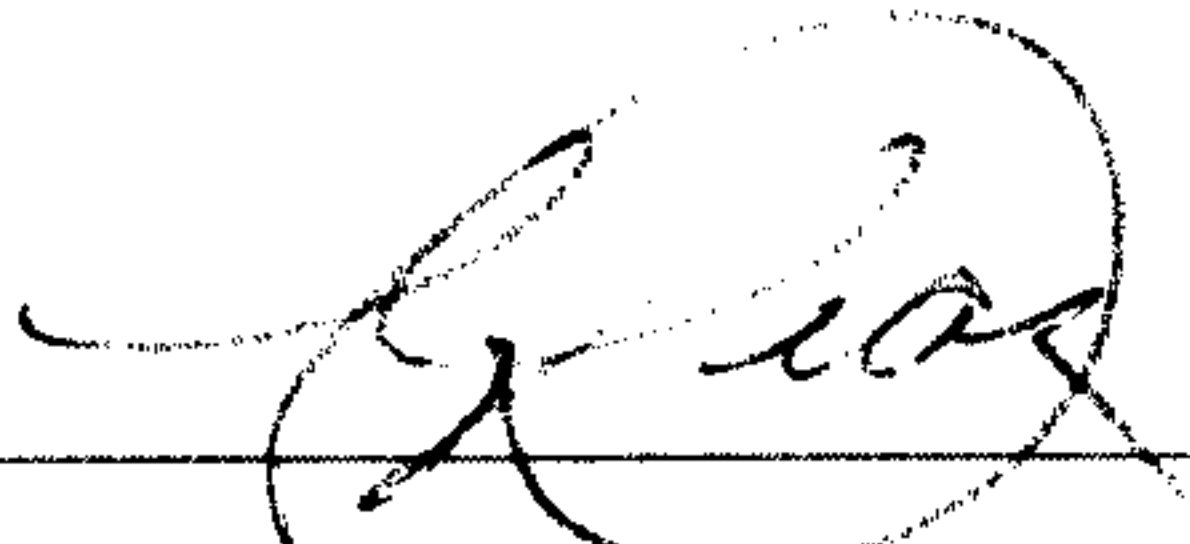
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD THE PRIOR MORTGAGE DATE OF 3/13/03 TO SECTION G OF PAGE 3 OF THE MORTGAGE WHICH WAS OMITTED AT THE TIME OF RECORDING**

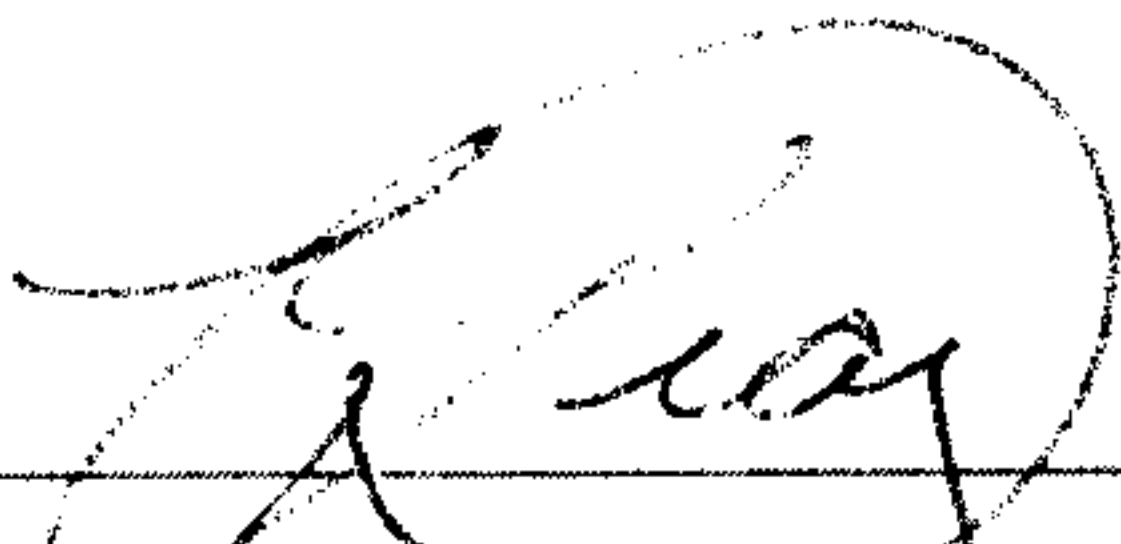
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

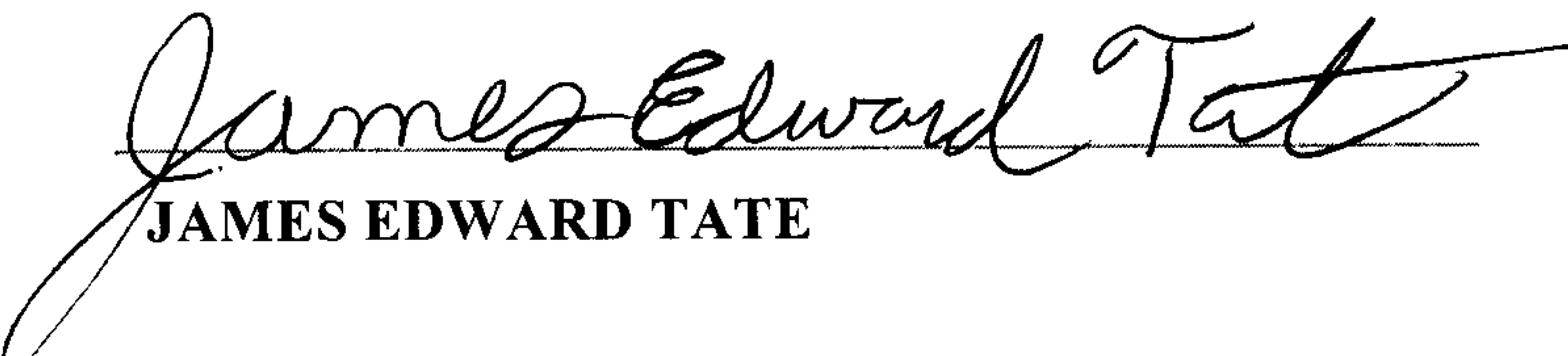
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, FSB shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in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

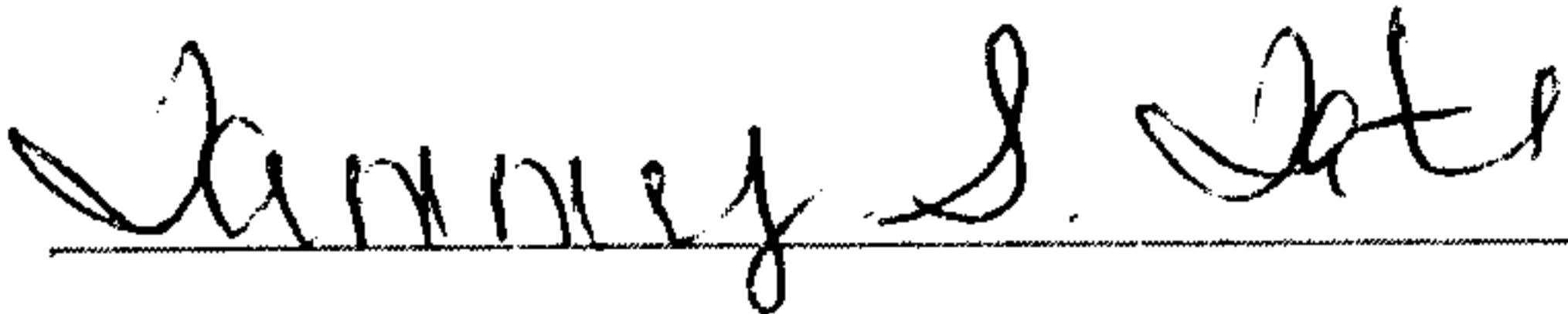
Countrywide Bank, FSB

  
By: Gladie Diaz  
Its: Vice President

Mortgage Electronic Registration Systems, Inc.

  
By: Gladie Diaz  
Its: Vice President

  
JAMES EDWARD TATE

  
TAMMY S TATE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

)  
) SS.  
)

On this 25th Day of March 2008, BEFORE ME,

James Edward Tate and Tammy S Tate <sup>mt</sup> Mischelle Grogan (Notary Public)

personally appeared, **JAMES EDWARD TATE, AND TAMMY S TATE**, 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

Mischelle Grogan  
Notary Public

(SEAL)

Commission Expires: 11-19-2011

STATE OF CALIFORNIA

COUNTY OF \_\_\_\_\_



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On \_\_\_\_\_ before me, **Victor Rodriguez**, Notary Public, personally appeared **Gladie Diaz**, **Vice President** for Countrywide Bank, FSB, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(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 \_\_\_\_\_

(SEAL)

*\*See Acknowledgment Attached.*



## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Ventura

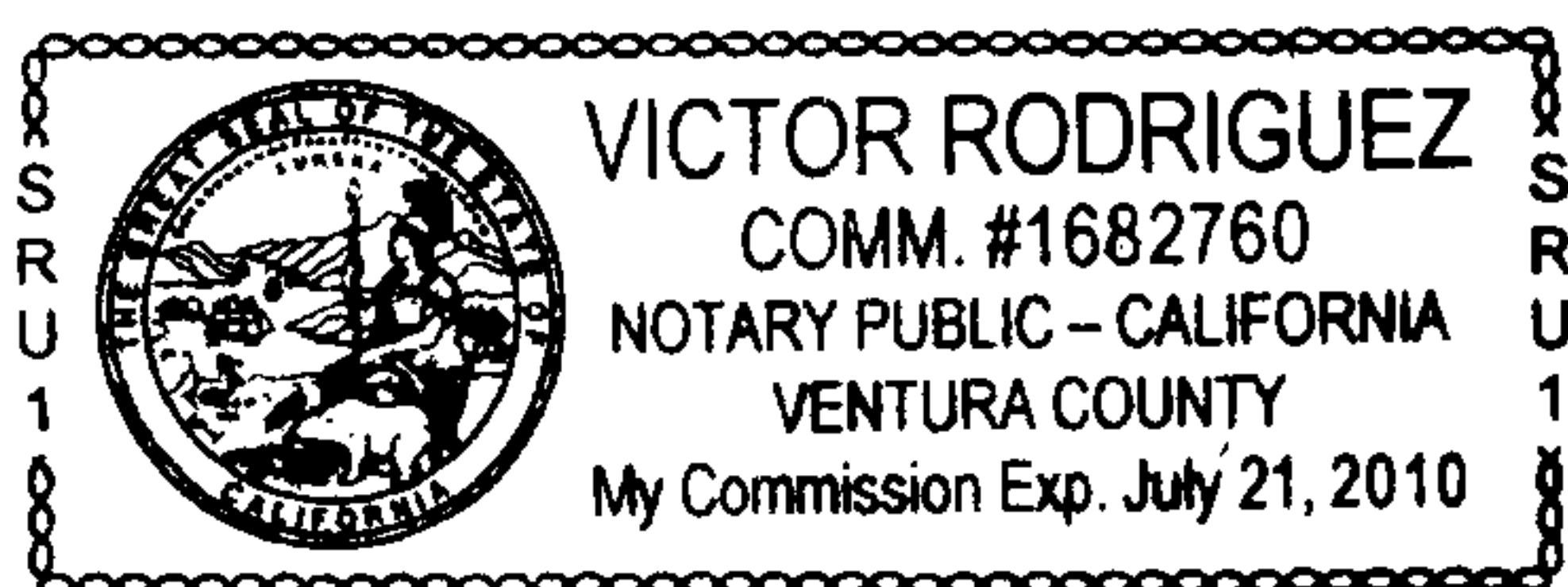
On 5-9-08  
Date

before me,

Victor Rodriguez, Notary Public  
Here Insert Name and Title of the Officer

personally appeared

Gladie Diaz  
Name(s) of Signer(s)



who proved to me on the basis of satisfactory evidence to be the person(s) whose name(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]  
Signature of Notary Public

Place Notary Seal Above

### OPTIONAL

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

#### Description of Attached Document

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

#### Capacity(ies) Claimed by Signer(s)

Signer's Name: \_\_\_\_\_

- ☐ Individual  
☐ Corporate Officer — Title(s): \_\_\_\_\_  
☐ Partner — ☐ Limited ☐ General  
☐ Attorney in Fact  
☐ Trustee  
☐ Guardian or Conservator  
☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

RIGHT THUMBPRINT  
OF SIGNER  
Top of thumb here

Signer's Name: \_\_\_\_\_

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☐ Corporate Officer — Title(s): \_\_\_\_\_  
☐ Partner — ☐ Limited ☐ General  
☐ Attorney in Fact  
☐ Trustee  
☐ Guardian or Conservator  
☐ Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

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OF SIGNER  
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