

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
Attn: **JENNIFER CRAWFORD**
CLD Deficiency Department
DOC. ID#: **000617667732005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST (LINE OF CREDIT)**

This Loan Modification Agreement (the "Agreement"), made this **6th** day of **September**, **2005** between **LARRY J SMITH AND PATRICIA P SMITH**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender"), amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT)** between, **COUNTRYWIDE BANK, A DIVISIO OF TREASURY BANK**, and **LARRY J SMITH AND PATRICIA P SMITH**, dated **May 28, 2004** and recorded on **June 02, 2004** as **Book Number 2001, Page Number 314** in the Official Records of the **DESOTO** County, State of **MISSISSIPPI** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**1166 LAKE VIEW DRIVE
HERNANDO, MS 38671**

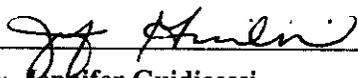
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **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, 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.

Countrywide Bank, N.A.


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


LARRY J SMITH


PATRICIA P SMITH

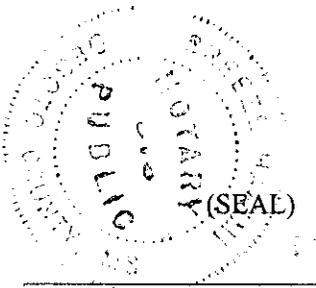
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Mississippi)
COUNTY OF DeSoto) SS.

On this 27th Day of October 2005, BEFORE ME,
Breeze Hakim
(Notary Public)

personally appeared, **LARRY J SMITH AND PATRICIA P SMITH**, 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



Breeze Hakim
Notary Public

My Commission Expires December 19, 2008

Commission Expires: _____

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this 10th day of November 2005, before me, **Debra A. Kiss**, 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)

Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006

Prepared by: YVONNE WINSETT

**Countrywide Bank, a Division of Treasury
Bank, N.A.**

Branch #: 0000046
6515 POPLAR AVENUE SUITE 109
MEMPHIS, TN 38119
Phone: (901)685-2360
Br Fax No.: (901)685-3487

DATE: 05/28/2004
CASE #:
DOC ID #: 0006176677305004
BORROWER: LARRY J. SMITH
PROPERTY ADDRESS: 1166 LAKE VIEW DRIVE
HERNANDO, MS 38671

LEGAL DESCRIPTION EXHIBIT A

Lot 33, Section "E", Cross Creek Subdivision, located in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 63, Page 5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Y. Winsett

FHA/VA/CONV
Legal Description Exhibit A
20404-XX (04/03)(d)

