

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: **SHARHONDA FORBES**
CLD Deficiency Department
DOC. ID#: **0001376473112005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

This Loan Modification Agreement (the "Agreement"), made this **8th** day of **January**, **2007** between **GERALDINE FUGH**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender"), amends and supplements that certain **DEED OF TRUST** between, **ABN AMRO MORTGAGE GROUP, INC**, and **GERALDINE FUGH, A SINGLE WOMAN**, dated **January 13, 2006** and recorded on **February 01, 2006** as **Book Number 2,403, Page Number 115** 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:

**4535 BRIGHTON CIR
SOUTHAVEN, MS 38671**

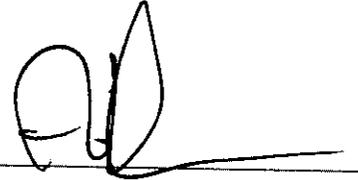
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD THE PROJECT NAME, "OLIVER'S GLENN" TO THE PLANNED UNIT DEVELOPMENT 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.

A handwritten signature in black ink, appearing to be 'AK', written over a horizontal line.

By: Allen Kalust
Its: 1st Vice President

A handwritten signature in black ink, appearing to be 'Geraldine Fugh', written over a horizontal line.

GERALDINE FUGH

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF TN

COUNTY OF Shelby

)
) SS.
)

On this 18th Day of January 2007, BEFORE ME,

Latasha A. Muse, (Notary Public)

personally appeared, **GERALDINE FUGH**, 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: 12/12/07

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this 5th day of February 2007, before me, **Sonia Gonzalez**, Notary Public, personally appeared **Allen Kalust**, 1st 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)

[Signature]
Notary Public

Commission Expires: _____
November 20, 2009