Recording Requested by
Countrywide Home Loans,Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans,Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **EMILY JOAN SANKO**
CLD Deficiency Department
DOC. ID#: **000261685162005N**

Prepared By: Emma Fassbender

Space Above for Recorder's Use

DELAWARE COUNTY IOWA
FILED
2004 DEC 17 PM 1:32
BOOK 2004 PAGE 4483
DEBORAH L PAYTON
DELAWARE CO RECORDER
17.00

Countrywide
P.O. Box 10423
Van Nuys, CA 91499-0111

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

This Loan Modification Agreement (the "Agreement"), made this **22th** day of **October , 2004** between **JOYCE A CHRYSTAL ,** (the "Borrowers") and **Countrywide Home Loans,Inc. ,** ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC ,** and **JOYCE A CHRYSTAL, A SINGLE PERSON ,** dated **May 30, 2003** and recorded on **June 04, 2003 as Instrument Number 0002616851661090, Book Number 2003, Page Number 2692** in the Official Records of the **DELAWARE** County, State of **IOWA** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as: **204 E BUTLER**
MANCHESTER, IA 52057

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

- **TO ADD THE COUNTY NAME ON THE NOTARY SECTION 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 Home Loans,Inc. 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 Home Loans,Inc.

By: **Edward Gerovian**
Its: **Assistant Vice President**

JOYCE A CHRYSTAL

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Iowa)
) SS.
COUNTY OF Linn)

On this 24th Day of November **2004**, BEFORE ME,

Christine L Nibaur,
(Notary Public)

personally appeared, **JOYCE A CHRYSTAL**, 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

Christine L Nibaur
Notary Public

CHRISTINE L. NIBAUR
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 15302396
MY COMMISSION EXPIRES FEB. 28, 2005

(SEAL)

Commission Expires: 2-28-05

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 10th day of December **2004**, before me, **Jackie P DeDonato**, Notary Public, personally appeared **Edward Gerovian** , **Assistant Vice President** for Countrywide Home Loans,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.

JACKIE P. DEDONATO
Commission # 1318853
Notary Public - California
Ventura County
My Comm. Expires Aug 25, 2005

Notary Public

(SEAL)

Commission Expires:_____

August 25, 2005