

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

RECORDED AT THE REQUEST OF
AND WHEN RECORDED MAIL TO: 2000 059567

2000 AUG 17 AM 10:24

COUNTRYWIDE CONSTRUCTION LENDING
400 COUNTRYWIDE WAY, MAIL STOP SV99A
SIMI VALLEY, CA 93065

MORRIS W. CARTER
RECORDER

LOAN NUMBER: 2317152 ESCROW #: Gertsch
(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT

This Modification Agreement (the "Agreement") is made as of April 26, 2000 between Russell H. Gertsch and Margaret M. Gertsch (the "Borrower") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain 8.625% Fixed Rate Note and that certain Mortgage dated April 30, 1999 and recorded May 4, 1999 in Book Number 76 at Page Number 38 as Document No. 94076398, in the Official Records of the County of Lake State of Indiana (the "Security Instrument"), and covering the real property specifically described as follows:

SEE ATTACHED "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

- The terms of the Note are hereby amended and modified as follows (check applicable modifications):
 - a. The principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby \$ 309,600.00
 - b. Commencing on April 1, 2000 the interest on my Note shall be 8.625 percent per annum.
 - c. Commencing on May 1, 2000 my regular monthly payment under the Note shall be \$2,408.04
 - d. The new Maturity Date is: April 1, 2030
- Borrower consents to Lender attaching this Agreement to the Note itself.
- All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

BORROWER

Russell H. Gertsch
Russell H. Gertsch
Margaret M. Gertsch
Margaret M. Gertsch

State of Indiana
County of LAKE
On 4-28-2000, before me, Jayne Murdoch,
personally appeared Russell and Margaret Gertsch is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature 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 Jayne Murdoch

JAYNE MURDOCH
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires August 17, 2007
Resident Of Lake County, Indiana

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

LENDER

BY Mark J Shandling
Mark J Shandling, Vice President
Countrywide Home Loans, Inc.

State of California
County of Ventura
On 5/3/00, before me, [Signature], personally appeared Mark J Shandling, Vice President of Countrywide Home Loans, Inc., A New York Corporation, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature [Signature]

S. HAHN
COMM. #1237922
Notary Public-California
VENTURA COUNTY
My Comm. Exp. Oct. 15, 2003

2043479
12-11

EXHIBIT "A"

Legal Description

LOT 31 IN BUCKHILL ESTATES, THIRD ADDITION, AS PER PLAT THEREOF,
RECORDED IN PLAT BOOK 76, PAGE 38, AND AMENDED BY CERTIFICATE OF
CORRECTION RECORDED NOVEMBER 9, 1994 AS DOCUMENT NO. 94076398, IN THE
OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

