

THIS INSTRUMENT PREPARED BY:
Walter Isaacs PTX 137
6400 Legacy Drive, Plano, TX 75024

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2002/04/22 10:09

LOAN NUMBER: 3849817

ASSESSOR PARCEL NUMBER: N/A

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO NOTE / MORTGAGE

This Modification Agreement (the "Agreement") is made as of **April 18, 2002**, between **WILLIAM R MUSGRAVE** and **SYLVIA M MUSGRAVE** (the "Borrower") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Mortgage dated **October 10, 2001** and recorded **October 15, 2001** in Document Number **2001083045**, of the Records in the Office of the County Clerk of **Lake County, Indiana** (the "Security Instrument"), and covering the real property with a common street address of: **8990 157th PLACE, LOWELL, INDIANA, 46356**, but more 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 changed to:
 - b. commencing on **August 1, 2002**, the interest on my Note shall be **7.500** percent per annum.
 - c. commencing on **September 1, 2002**, my regular monthly principal and interest payment under the Note shall be **\$1,188.66**.
 - d. the new Construction Completion Date is: **July 29, 2002**.
 - e. the new Promissory Note Maturity Date is: **August 1, 2032**.
 - f. the new first Interest Rate Change Date on the adjustable loan is:
- 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.

William R Musgrave
WILLIAM R MUSGRAVE

BORROWERS

Sylvia M Musgrave
SYLVIA M MUSGRAVE

Notary Acknowledgement for Borrowers
State of Indiana
County of Lake

On April 22, 2002, before me, the undersigned Notary Public, personally appeared **WILLIAM R MUSGRAVE** and **SYLVIA M MUSGRAVE**, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL
Elaine M. Anderson
Notary Public
My commission expires: 4-28-08

Signature *Elaine M. A*

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

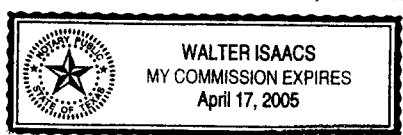
Lender Notary Acknowledgement
State of Texas
County of Collin

LENDER

BY *[Signature]*
Lawrence M Brown, Vice President,
Countrywide Home Loans, Inc.

On 4-23-2002, before me, **Walter Isaacs**, personally appeared **Lawrence M Brown, Vice President, 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.

Signature *Walter Isaacs*



*124
N. 54370*

Prepared by: V. NEFF

COUNTRYWIDE HOME LOANS, INC.

DATE: 10/10/2001
CASE #:
DOC ID #: 000384981741104
BORROWER: WILLIAM R MUSGRAVE
PROPERTY ADDRESS: 8990 157TH PLACE
LOWELL, IN. 46356.

BRANCH #262
1519 US ROUTE 41, SUITE B-6
SCHERERVILLE, IN 46375-
(219)322-2802
Br Fax No.: (219)322-5538

LEGAL DESCRIPTION EXHIBIT A
LOT 1 IN PHEASANT RIDGE UNIT 2, AS PER PLAT THEREOF, RECORDED IN PLAT
BOOK 89 PAGE 69, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



FHA/VA/CONV
Legal Description Exhibit A
1C4041XX (02/01)

10/10/2001
10:00 AM
10/10/2001