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

Countrywide Home Loans  
1800 Tago Canyon Rd.  
Simi Valley, Ca.  
93063 KMC

RECORDED AT THE REQUEST OF  
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2002 APR 10 3:10

LOAN NUMBER: 4991387

ASSESSOR PARCEL NUMBER: ~~77A~~

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO NOTE / MORTGAGE**

This Modification Agreement (the "Agreement") is made as of **April 24, 2002**, between **MICHELLE L ROHRER** (the "Borrower") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Mortgage dated **July 30, 2001** and recorded **August 3, 2001** in Document Number **2001061504**, in the Official Records of the County of **Lake**, State of **Indiana** (the "Security Instrument"), and covering the real property with a common street address of: **995 DRIFTWOOD TRIAL, CROWN POINT, INDIANA, 46019**, but more specifically described as follows:

MELISSA MAR.  
KMC

003 23-09-0924-0024

46307 MAR.

**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 **July 1, 2002**, the interest on my Note shall be **7.625** percent per annum.
  - c. commencing on **August 1, 2002**, my regular monthly principal and interest payment under the Note shall be **\$1,486.37**.
  - d. the new Construction Completion Date is: **June 6, 2002**.
  - e. the new Promissory Note Maturity Date is: **July 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.

MELISSA L ROHRER  
MELISSA L ROHRER

BORROWER

Notary Acknowledgement for Borrowers  
State of INDIANA  
County of LAKE

On 4-25-02, before me, the undersigned Notary Public, personally appeared MICHELLE L ROHRER, 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.

MELISSA MAR.

WITNESS MY HAND AND OFFICIAL SEAL

My Commission Expires:  
March 4, 2008

Signature

Mary L. Buggs

M. Brown

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

LENDER

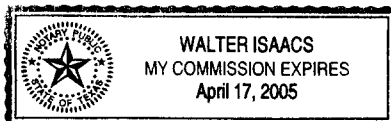
Lender Notary Acknowledgement  
State of Texas  
County of Collin

BY Lawrence M Brown  
Lawrence M Brown, Vice President,  
Countrywide Home Loans, Inc.

On 4-26-2002, 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



10over  
54371

Prepared by: V. NEFF

**COUNTRYWIDE HOME LOANS, INC.**

DATE: 07/30/2001

CASE #:

DOC ID #: 000499138739022

BORROWER: MELISSA L ROHRER

PROPERTY ADDRESS: 995 DRIFTWOOD TRAIL  
CROWN POINT, IN. ~~46319~~

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

46307 MAR.

**LEGAL DESCRIPTION EXHIBIT A**

lot 135 in stillwater unit one, in the city of crown point, as per plat thereof, recorded in plat book 85 page 36, in the office of the recorder of lake county, indiana.



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