

3

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

PREPARED BY:
Jigisha Patel
GMAC Mortgage Corporation
100 Witmer Road
Horsham, PA 19044

2004 041687

2004 MAY 20 AM 9:54

MORRIS COUNTY RECORDER

ACCOUNT# 0600894465
MERS Phone: 1-888-679-6377
MIN: 100073341259409488

MODIFICATION AGREEMENT

THIS AGREEMENT, dated as of February 26th, 2004 by and between Todd D. Lauermaun and Brenda R. Lauermaun Husband and Wife ("Borrower"), GMAC MORTGAGE CORPORATION ("Lender"), and Mortgage Electronic Registration Systems, Inc., ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), granted or assigned to Mortgage Electronic Registration Systems, Inc, as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026.

WITNESSETH:

WHEREAS, Borrower executed and delivered to Mortgagee, as nominee for lender and lenders successors and assigns, a Mortgage/Deed of Trust/Security Deed (the "Security Instrument") dated 11/8/03, which was recorded on *11-21-2003* in the official records of *LAKE* County, in Book/Liber/Volume *2003123984*, Page _____, securing the principal indebtedness of Two Hundred Seventeen Thousand Seven Hundred Fifty DOLLARS and 00/100 Dollars***** \$217,750.00, evidenced by a certain Note/Bond/Bond and Warrant (the "Note") of the same date, payable to Lender secured upon premises:

2217 Anna Street Schererville, IN 46375

pin # 20-13-0423-0009

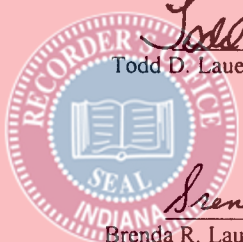
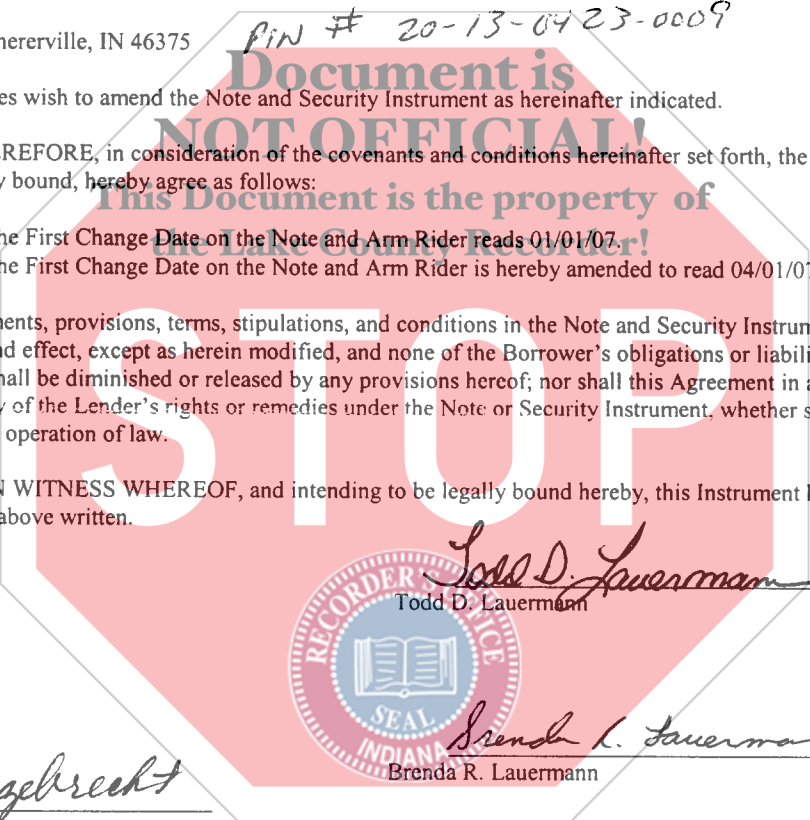
WHEREAS, the parties wish to amend the Note and Security Instrument as hereinafter indicated.

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

ERROR: The First Change Date on the Note and Arm Rider reads 01/01/07.
CORRECTION: The First Change Date on the Note and Arm Rider is hereby amended to read 04/01/07.

All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lender's rights or remedies under the Note or Security Instrument, whether such rights or remedies arise thereunder or by operation of law.

IN WITNESS WHEREOF, and intending to be legally bound hereby, this Instrument has been executed as of the day and year first above written.



Todd D. Lauermaun (SEAL)
Todd D. Lauermaun
Borrower

Brenda R. Lauermaun (SEAL)
Brenda R. Lauermaun
Borrower

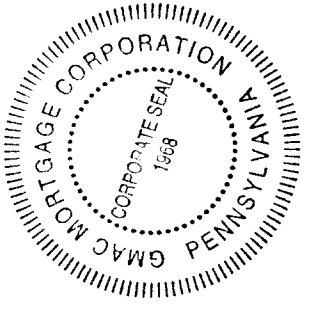
Sandra Eggbrecht
Witness
Printed Name: SANDRA EGGBRECHT

LADonna McDaniel
Witness
Printed Name: LADONNA McDANIEL

By: *[Signature]* (SEAL)
K. Doherty, Limited Signing Officer
GMAC Mortgage Corporation
(Lender)

By: *[Signature]* (SEAL)
D. Harkness, Assistant Secretary
Mortgage Electronic Registration Systems, Inc.
(Mortgagee)

Attest: *[Signature]* (SEAL)
Jigisha Patel



*# 200000335
1400
BB*

EXHIBIT A

LOT 27 IN RITA'S ADDITION UNIT 2 TO THE TOWN OF SCHERERVILLE AS PER PLAT THEREOF, RECORDED JULY 2, 1987 IN PLAT BOOK 62 PAGE 46 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. COMMONLY KNOWN AS: 2217 ANNA STREET, SCHERERVILLE, INDIANA 46375

