

Recording Requested by
Countrywide Home Loans, Inc.

2005 005102

2005 JAN 25 PM 1:58

AND WHEN RECORDED MAIL TO:

MICHAEL A. BROWN
RECORDER

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: EMMA LYNN FASSBENDER
CLD Deficiency Department
DOC. ID#: 000408884302005N

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
MORTGAGE (LINE OF CREDIT)**

This Loan Modification Agreement (the "Agreement"), made this 6th day of December, 2004 between MANUEL MONTES, (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), amends and supplements that certain MORTGAGE (LINE OF CREDIT) between, COUNTRYWIDE HOME LOANS, INC., and MANUEL MONTES, dated December 31, 2003 and recorded on January 07, 2004 as Instrument Number 2004 001591 in the Official Records of the LAKE County, State of INDIANA (the "Security Instrument"), and covering the real property specifically described as follows:

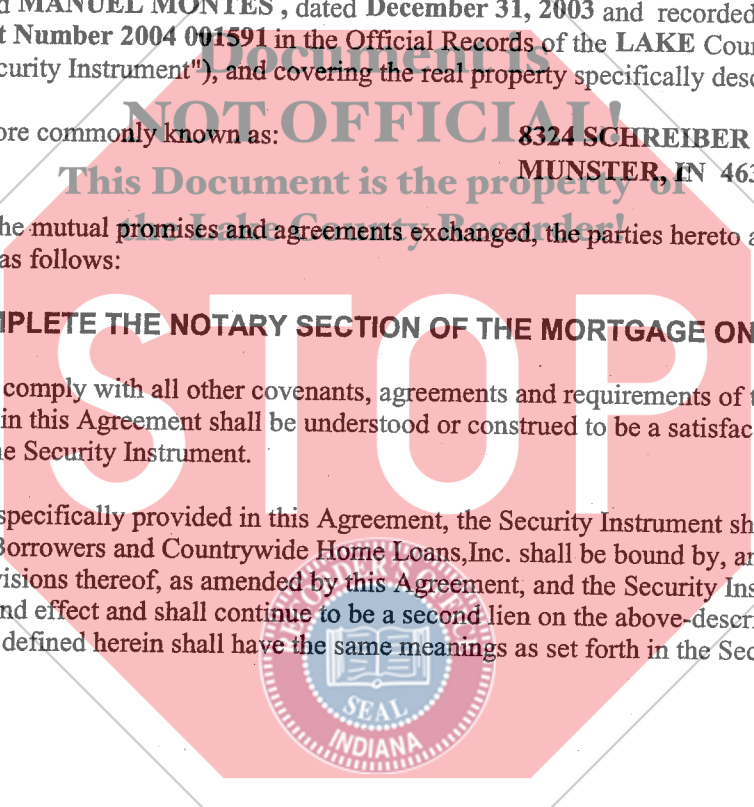
This property is more commonly known as: 8324 SCHREIBER DRIVE
MUNSTER, IN 46321

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

- TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 4

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.



Document Procurement
MS: SV-77C
P.O. Box 5140
→ Simi Valley CA 93063

0001032980
100-
AB

Countrywide Home Loans, Inc.

Jennifer Guidicessi

By: Jennifer Guidicessi
Its: Assistant Vice President

Manuel Montes

MANUEL MONTES

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF Indiana

COUNTY OF Lake

)
) SS.
)

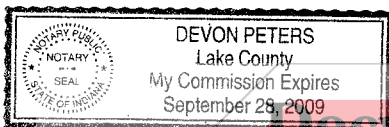
On this 17th Day of January ~~2004~~ ²⁰⁰⁵, BEFORE ME,

Devon Peters, Notary Public
(Notary Public)

personally appeared, **MANUEL MONTES**, 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.

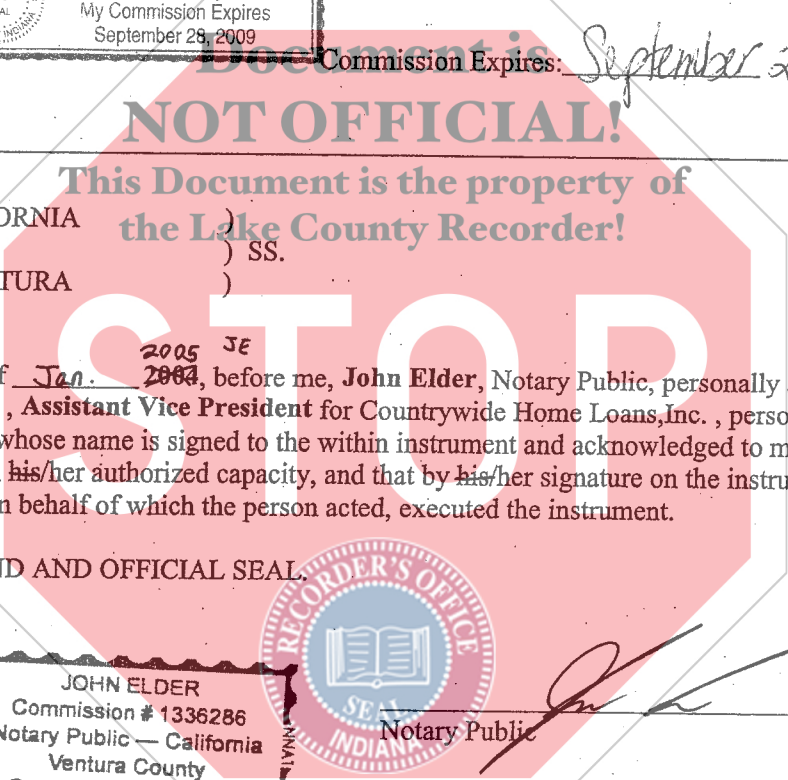
WITNESS MY HAND AND OFFICIAL SEAL

Devon Peters
Notary Public



(SEAL)

Commission Expires: September 28, 2009



STATE OF CALIFORNIA

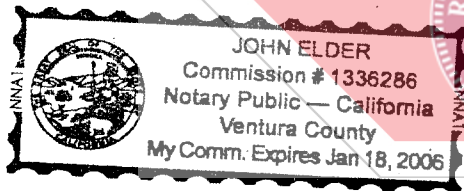
COUNTY OF VENTURA

This Document is the property of
the Lake County Recorder!

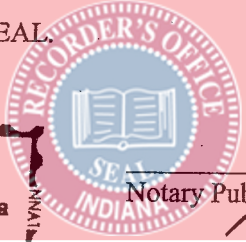
) SS.
)

On this 20 day of Jan ~~2004~~ ^{2005 JE}, before me, **John Elder**, Notary Public, personally appeared **Jennifer Guidicessi**, 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



(SEAL)



John Elder
Notary Public

Commission Expires: _____

January 18, 2006