

THIS INSTRUMENT PREPARED BY:
Rhonda G. Williams PTX 137 2005 045778
6400 Legacy Drive, Plano, TX 75024

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 JUN -3 PM 1:50

MICHAEL A. BROWN
RECORDER

When recorded mail to:
LSI - North Recording Division
5029 Dudley Blvd
McClellan, CA 95652
(800) 964-3524

←
336012

LOAN NUMBER: 65073626A

ASSESSOR PARCEL NUMBER: 184715161112

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO NOTE AND MORTGAGE

This Modification Agreement (the "Agreement") is made as of April 19, 2005, between MATTHEW J WANTUCH and CATHERINE A WANTUCH, HUSBAND AND WIFE (the "Borrowers") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Mortgage dated September 13, 2004, and recorded September 22, 2004, as Book No. 2004, Page 081428, in Deed Records of Lake County, State of Indiana (the "Security Instrument"), and covering the real property with a common street address of: 15270 Oakdale Street, Cedar Lake, Indiana 46303, but more specifically described as follows:
LOT 25, IN WEST CREEK SUNRISE, LTD., AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 92, PAGE 75, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

- The terms of the Note and Security Instrument are hereby amended and modified as follows:
 - 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 May 1, 2005, the interest on my Note shall be 5.375 percent per annum.
 - c. commencing on June 1, 2005, my regular monthly principal and interest payment under the Note shall be \$2,795.65.
 - d. the new Construction Completion Date is: May 13, 2005.
 - e. the new Promissory Note Maturity Date is: May 1, 2035.
 - f. the new first Interest Rate Change Date on the adjustable loan is: May 1, 2010.
 - g. the interest rate I am required to pay at the first Change Date will not be greater than 10.375% or less than 2.250%. My interest rate will never be greater than 10.375%.

- 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.

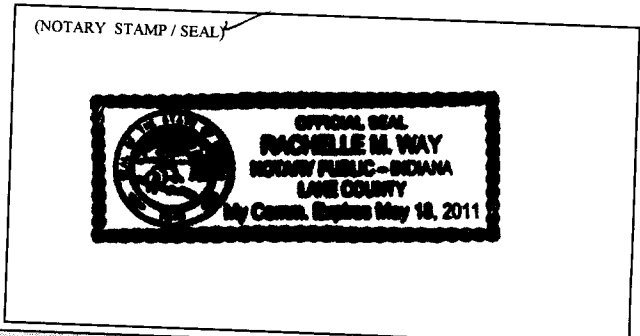
[Signature]
MATTHEW J WANTUCH
Notary Acknowledgement for Borrowers
State of Indiana

BORROWERS

[Signature]
CATHERINE A WANTUCH
County of Lake



On April 21, 2005, before me, the undersigned Notary Public, personally MATTHEW J WANTUCH and CATHERINE A WANTUCH, 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



Notary Public Rachelle M. Way
Rachelle M. WAY
My Commission Expires May 18, 2011

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

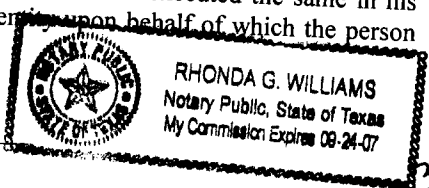
Lender Notary Acknowledgement
State of Texas
County of Collin
On April 25, 2005

LENDER

BY *[Signature]*
Stephen M Heintz, Vice President,
Countrywide Home Loans, Inc.

Stephen M Heintz, 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.

WITNESS MY HAND AND OFFICIAL SEAL
[Signature]
Rhonda G. Williams, Notary Public
Rhonda G. Williams



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AS