

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 JUN -3 PM 1:57

MICHAEL A. BROWN
RECORDER

THIS INSTRUMENT PREPARED BY:
Marilyn L Gates PTX 137
6400 Legacy Drive, Plano, TX 75024

2005 045780

RECORDED AT THE REQUEST OF
When recorded mail to:
LSI - North Recording Division
5029 Dudley Blvd
McClellan, CA 95652
(800) 964-3524 1350018

LOAN NUMBER: 83225946A

ASSESSOR PARCEL NUMBER: (02) 3-281-2

(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 **GEORGE W SCHULTE and JENNIFER E SCHULTE, husband and wife**, (the "Borrowers") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Mortgage dated **October 18, 2004**, and recorded **October 22, 2004**, as Instrument No. **2004 090223**, in Deed Records of Lake County, State of Indiana (the "Security Instrument"), and covering the real property with a common street address of: **3271 West 150th Lane, Crown Point, Indiana 46307**, but more specifically described as follows:

Lot 2 in BRYRIDGE VALLEY, Unit No. One, as per plat thereof, recorded in Plat Book 87 Page 34, 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 **6.250** percent per annum.
 - c. commencing on **June 1, 2005**, my regular monthly principal and interest payment under the Note shall be **\$1,839.76**.
 - d. the new Construction Completion Date is: **April 28, 2005**.
 - e. the new Promissory Note Maturity Date is: **May 1, 2035**.
 - f. **THE ADJUSTABLE RATE FEATURES TO MY LOAN ARE NO LONGER APPLICABLE.**
 - 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.

BORROWERS

George W Schulte
GEORGE W SCHULTE

Jennifer E Schulte
JENNIFER E SCHULTE

Notary Acknowledgement for Borrowers
State of Indiana

County of Lake

On April 22, 2005, before me, the undersigned Notary Public, personally GEORGE W SCHULTE and JENNIFER E SCHULTE, 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 STAMP / SEAL)

Notary Public *Tracey M. Mason*

My Commission Expires Dec. 7, 2009

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

LENDER

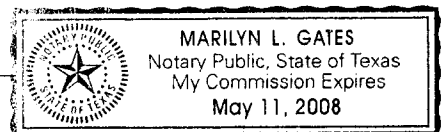
Lender Notary Acknowledgement
State of Texas
County of Collin

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

On April 26, 2005, before me, the undersigned Notary Public, personally appeared 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

Marilyn L. Gates, Notary Public

Marilyn L. Gates
Marilyn L. Gates



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