

Recording Requested by
Countrywide Home Loans, Inc.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

AND WHEN RECORDED MAIL TO:

2005 048989

2005 JUN 14 10:00 AM

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **EMILY JOAN SANKO**
CLD Deficiency Department
DOC. ID#: **000414587242005N**

MICHAEL J. ...
REC'D

Space Above for Recorder's Use

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

This Loan Modification Agreement (the "Agreement"), made this **17th** day of **September**, **2004** between **NATHAN PADILLA**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC**, and **NATHAN PADILLA**, dated **December 18, 2003** and recorded on **December 29, 2003** as **Instrument Number 2003 135240** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

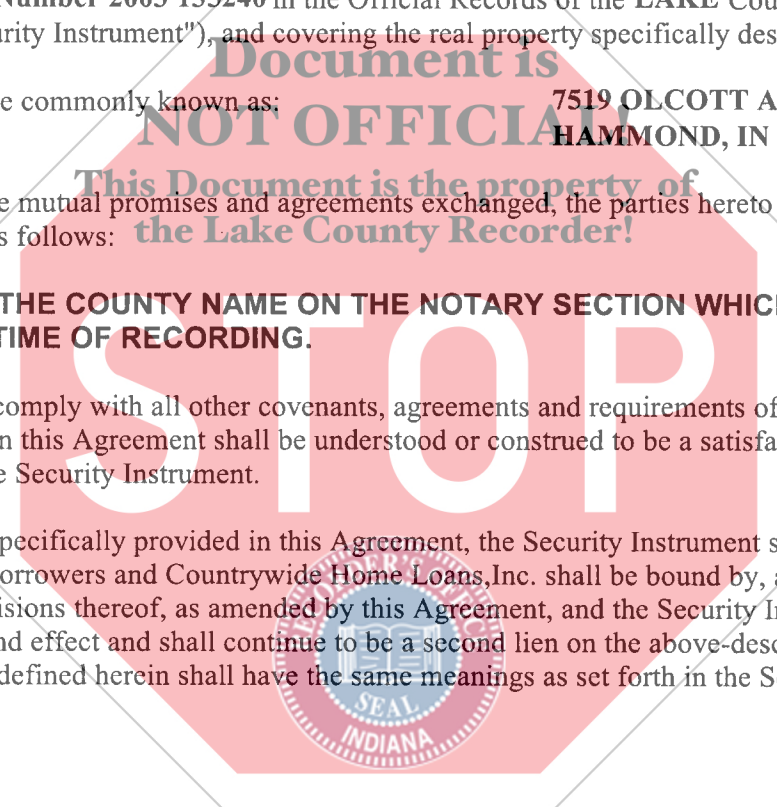
This property is more commonly known as: **7519 OLCOTT AVENUE
HAMMOND, IN 46323**

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

- **TO ADD THE COUNTY NAME ON THE NOTARY SECTION WHICH WAS OMITTED AT THE TIME OF RECORDING.**

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.

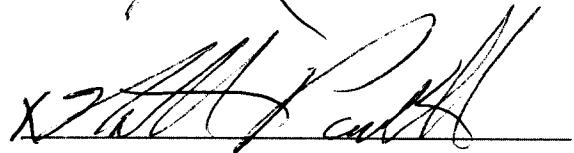
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain 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.



20th 5.0
ck#
0001144413
T.H

Countrywide Home Loans, Inc.

By: ~~Edward Gevorian~~
Its: ~~Assistant Vice President~~



NATHAN PADILLA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



Countrywide Home Loans, Inc.



By: **Tracy Schreiner**
Its: **Assistant Vice President**



NATHAN PADILLA

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF INDIANA

)
) SS.
)

COUNTY OF LAKE

On this 14th Day of May 2005, BEFORE ME,

SANDRA E. DUARTE-KIDD
(Notary Public)

personally appeared, **NATHAN PADILLA**, 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

Sandra E. Duarte-Kidd
Notary Public

(SEAL)

Commission Expires: November 13, 2009

Document is NOT OFFICIAL!

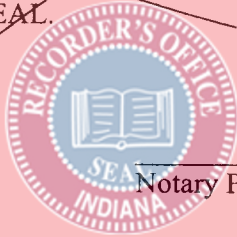
STATE OF CALIFORNIA

This Document is the property of the Lake County Recorder!

COUNTY OF VENTURA

On this _____ day of _____ 2005, before me, **Jackie P DeDonato**, Notary Public, personally appeared **Edward Gerovian**, 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.



Notary Public

Commission Expires: _____

(SEAL)

August 25, 2005

STATE OF _____)
) SS.
COUNTY OF _____)

On this _____ Day of _____ 2005, BEFORE ME,

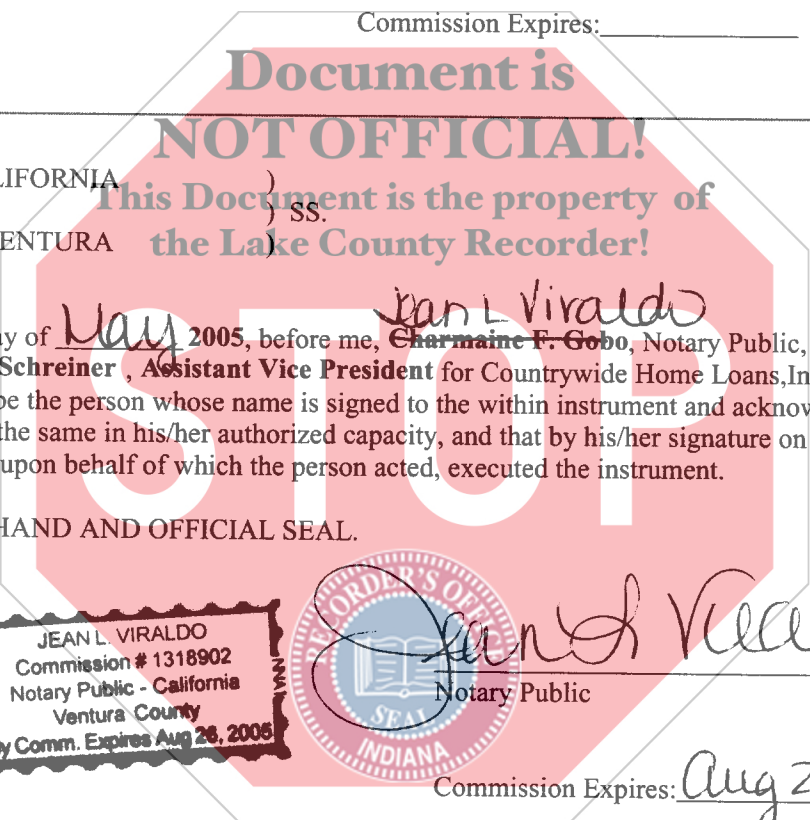
(Notary Public)

personally appeared, **NATHAN PADILLA**, 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

Notary Public

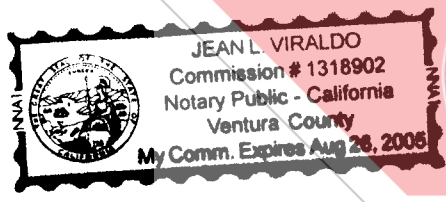
(SEAL) Commission Expires: _____



STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 01 day of May 2005, before me, Jean L. Viraldo, Notary Public, personally appeared **Tracy Schreiner**, 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.



Jean L. Viraldo
Notary Public

Commission Expires: Aug 26 2005

(SEAL)

~~June 29, 2006~~