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Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO **2005 050659**

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **BRANDY MCKAY**
CLD Deficiency Department
DOC. ID#: **000321541192005N**

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 JUN 20 AM 11:36

MICHAEL A. BROWN
RECORDER

Space Above for Recorder's Use

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

This Loan Modification Agreement (the "Agreement"), made this **5th** day of **May**, 2005 between **MALCOLM GARLAND, AND CHERYL GARLAND**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **MALCOLM GARLAND, AND CHERYL GARLAND, HUSBADN ADN WIFE**, dated **September 09, 2003** and recorded on **October 01, 2003** as **Instrument Number 2003 105033** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

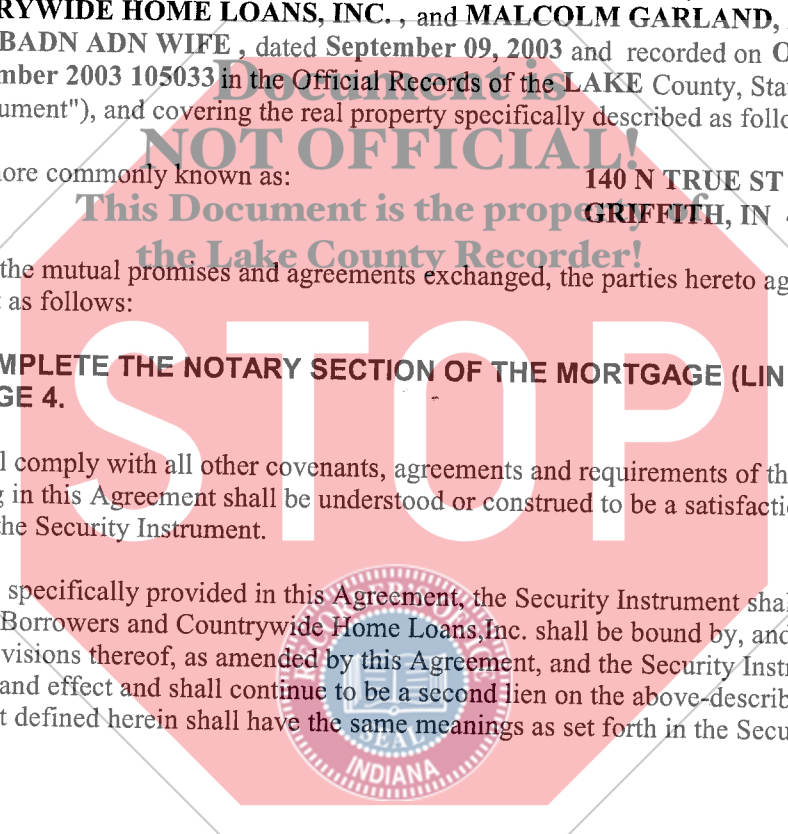
This property is more commonly known as: **140 N TRUE ST
GRIFFITH, IN 46319**

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 (LINE OF CREDIT) 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.



20-7 5-2
CK
000146295

Countrywide Home Loans, Inc.

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

Malcolm Garland
MALCOLM GARLAND

Cheryl Garland
CHERYL GARLAND

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STOP



Countrywide Home Loans, Inc.



By: Tracy Schreiner
Its: Assistant Vice President

~~MALCOLM GARLAND~~

~~Document is~~
~~NOT OFFICIAL!~~
CHERYL GARLAND

This Document is the property of
the Lake County Recorder!
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STOP



STATE OF INDIANA

COUNTY OF LAKE

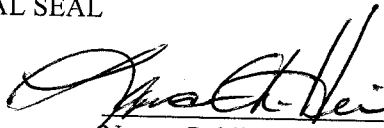
)
) SS.
)

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

Laura A. Hein
(Notary Public)

personally appeared, **MALCOLM GARLAND, AND CHERYL GARLAND**, 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: 2/13/2008

Document is NOT OFFICIAL!

STATE OF CALIFORNIA

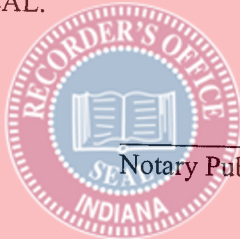
COUNTY OF VENTURA

This Document is the property of the Lake County Recorder!

)
) SS.
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On this _____ day of _____ 2005, before me, **Jean L Viraldo**, 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 26, 2005

STATE OF _____)

COUNTY OF _____) SS.

On this _____ Day of _____ 2005, BEFORE ME,

(Notary Public)

personally appeared, **MALCOLM GARLAND, AND CHERYL GARLAND**, 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: _____

Document is NOT OFFICIAL!

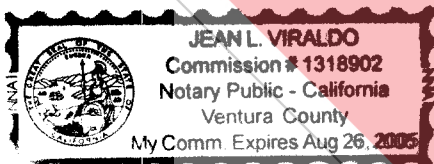
STATE OF CALIFORNIA)

COUNTY OF VENTURA) SS.

This Document is the property of the Lake County Recorder!

On this 1 day of June 2005, before me, Jean L. Viraldo ~~Charmaine F. Gobo~~, 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