

3  
Recording Requested by  
**Countrywide Home Loans, Inc.**

AND WHEN RECORDED MAIL TO: **0005 050782**

Countrywide Home Loans, Inc.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: **EMILY JOAN SANKO**  
CLD Deficiency Department  
DOC. ID#: **00073448942005N**

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2005 JUN 21 AM 8:38

MICHAEL A. BROWN  
RECORDER

Space Above for Recorder's Use

### LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

This Loan Modification Agreement (the "Agreement"), made this **30th** day of **March**, **2005** between **THOMAS L HOLMES, AND EULA M HOLMES**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE** between, **AMERICA'S WHOLESALE LENDER**, and **THOMAS L HOLMES, AND EULA M HOLMES, HUSBAND AND WIFE AS JOINT TENANTS**, dated **June 29, 1999** and recorded on **July 29, 1999** as **Instrument Number 99063283** 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: **3988 TYLER STREET  
GARY, IN 46408**

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

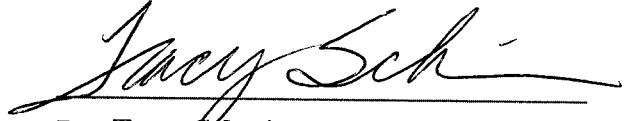
- **TO CORRECT THE PROPERTY ADDRESS TO READ: "3988 TYLER STREET, GARY, IN 46408", WHICH WAS INCORRECT AT THE TIME OF RECORDING.**

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.

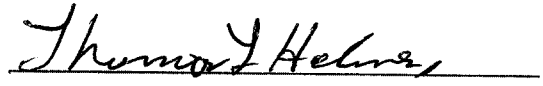
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

17  
6001131424  
0001148511  
RM


Countrywide Home Loans, Inc.



By: Tracy Schreiner  
Its: Assistant Vice President



THOMAS L HOLMES



EULA M HOLMES

Document is  
**NOT OFFICIAL!**

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 7<sup>th</sup> Day of May 2005, BEFORE ME,  
Shirley J. Stegall  
(Notary Public)

personally appeared, **THOMAS L HOLMES, AND EULA M HOLMES**, 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

Shirley J. Stegall  
Notary Public  
6/19/08

(SEAL)

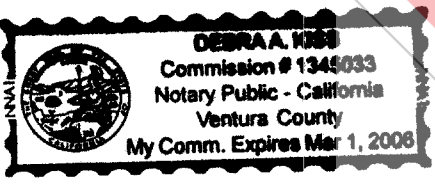
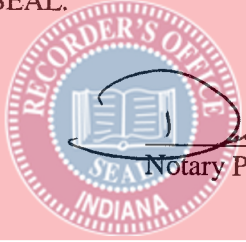
Commission Expires: \_\_\_\_\_

STATE OF CALIFORNIA )  
COUNTY OF VENTURA )

**Document is NOT OFFICIAL!**  
This Document is the property of the Lake County Recorder!

On this 17<sup>th</sup> day of May 2005, before me, **Debra A. Kiss**, 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.



Debra A. Kiss  
Notary Public

Commission Expires: \_\_\_\_\_

(SEAL)

March 01, 2006