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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD


Recording Requested by  
Countrywide Home Loans, Inc.

2005 052806

2005 JUN 27 AM 11:56

AND WHEN RECORDED MAIL TO:

MICHAEL A. BROWN  
RECORDER

Countrywide Home Loans, Inc.   
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: TANIA ISABEL GOMEZ ROMERO  
CLD Deficiency Department  
DOC. ID#: 000547757382005N

Space Above for Recorder's Use

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

This Loan Modification Agreement (the "Agreement"), made this 31th day of January, 2005 between MARGARET J PILARCIK, (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), amends and supplements that certain MORTGAGE ( LINE OF CREDIT) between, MBNA AMERICA (DELAWARE), N.A., and MARGARET J PILARCIK, dated March 11, 2004 and recorded on March 25, 2004 as Instrument Number 2004 024895 in the Official Records of the LAKE County, State of INDIANA (the "Security Instrument"), and covering the real property specifically described as follows:

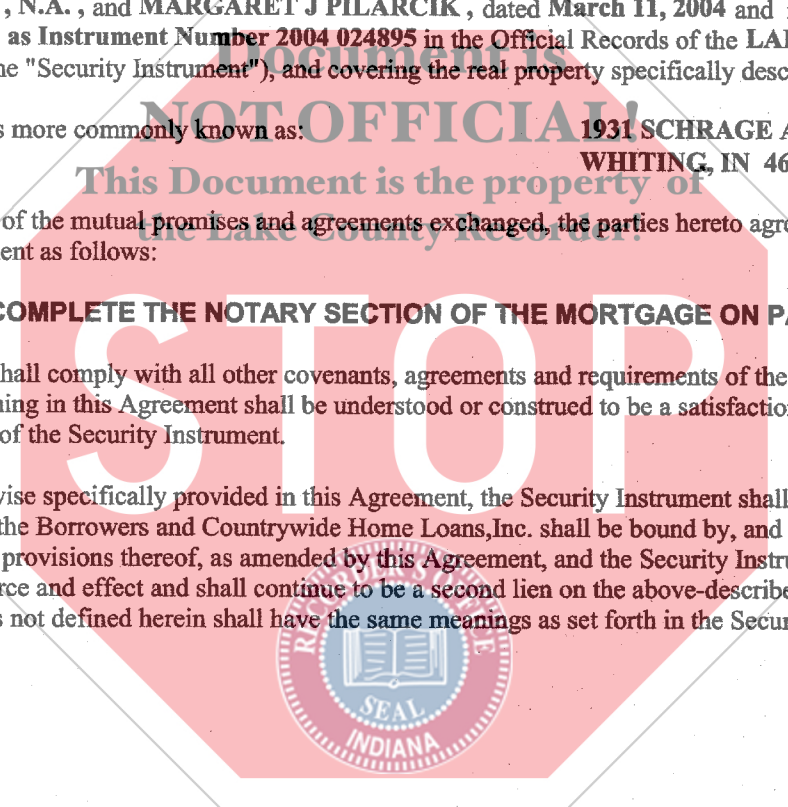
This property is more commonly known as: 1931 SCHRAGE AVE  
WHITING, IN 46394

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 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.



16.00  
ck #  
G.V. 1157667  
3.00 D.D.M.

STATE OF IN )  
COUNTY OF LAKE ) SS.  
 )

On this 10<sup>th</sup> Day of MAY 2005, BEFORE ME,

FRANCES A. McWhirter  
(Notary Public)

personally appeared, **MARGARET J PILARCIK**, 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

Frances A. McWhirter  
Notary Public

(SEAL)

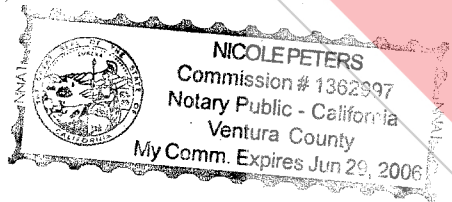
Commission Expires: Sept. 17, 2008

~~FRANCES A. McWHIRTER  
Notary Public, Lake County, Indiana  
My Commission Expires Sep. 17, 2008~~


STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this 13 day of June 2005, before me, **Nicole Peters**, Notary Public, personally appeared **Jennifer Guidicessi**, 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.

  
NICOLE PETERS  
Commission # 1362997  
Notary Public - California  
Ventura County  
My Comm. Expires Jun 29, 2006

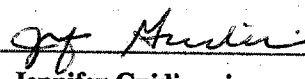
(SEAL)

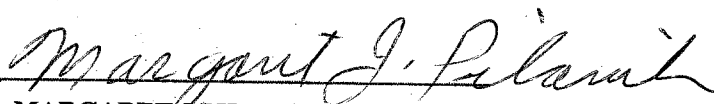
  
Nicole Peters  
Notary Public

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

June 29, 2006

Countrywide Home Loans, Inc.

  
By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

  
**MARGARET J PILARCIK**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

