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Recording Requested by
Countrywide Home Loans, Inc.

2005 053311

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 JUN 23 PM 1:56

AND WHEN RECORDED MAIL TO:

MICHAEL A. EDWARDS
RECORDER

→

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **EMILY JOAN SANKO**
CLD Deficiency Department
DOC. ID#: **000414578522005N**

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 **KEVIN C BAILEY AND JENNIFER BAILEY**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC**, and **KEVIN C BAILEY AND JENNIFER BAILEY, HUSBAND AND WIFE**, dated **November 07, 2003** and recorded on **November 17, 2003** as **Instrument Number 2003 121994** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

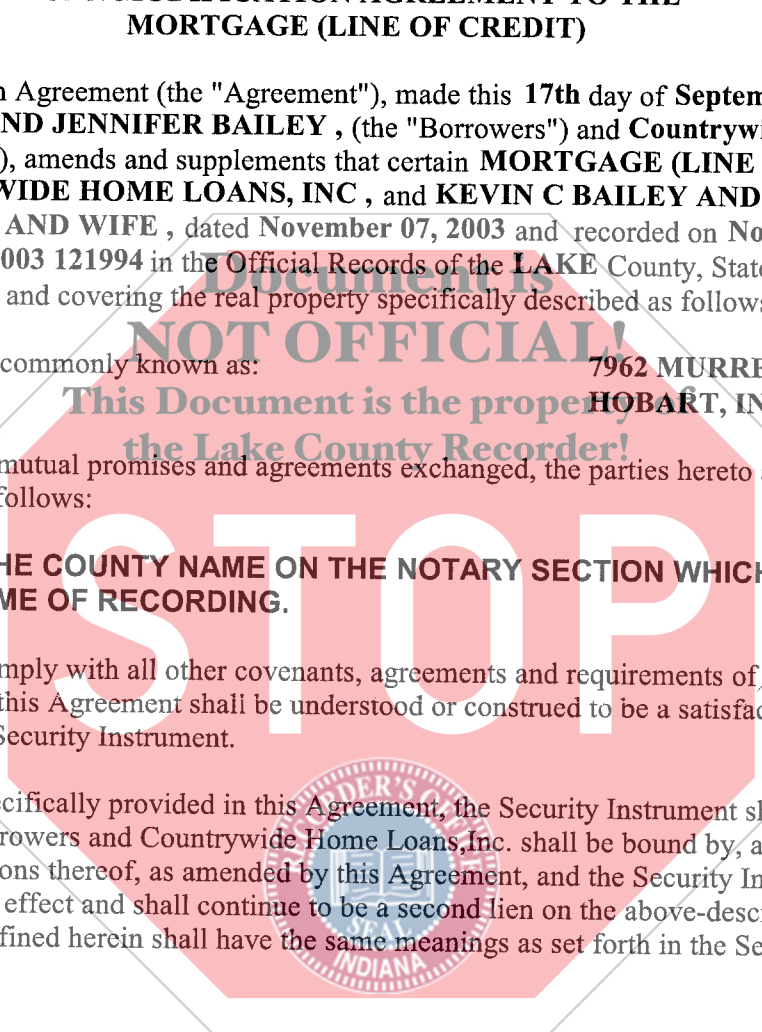
This property is more commonly known as: **7962 MURRELET
HOBART, IN 46342**

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.



CK#0001158720
2000
RB

Countrywide Home Loans, Inc.

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

x Kevin C Bailey

KEVIN C BAILEY

JULIEN M. BANOON
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires August 15, 2008
Resident of Lake County, Indiana

Julien Banoon

Jennifer Bailey

JENNIFER BAILEY

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**


~~KEVIN C BAILEY~~

STATE OF IN

COUNTY OF LAke

)
) SS.
)

On this 1st Day of May 2005, BEFORE ME,

Juleen M. Banogon
(Notary Public)

personally appeared, **KEVIN C BAILEY AND JENNIFER BAILEY**, 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.

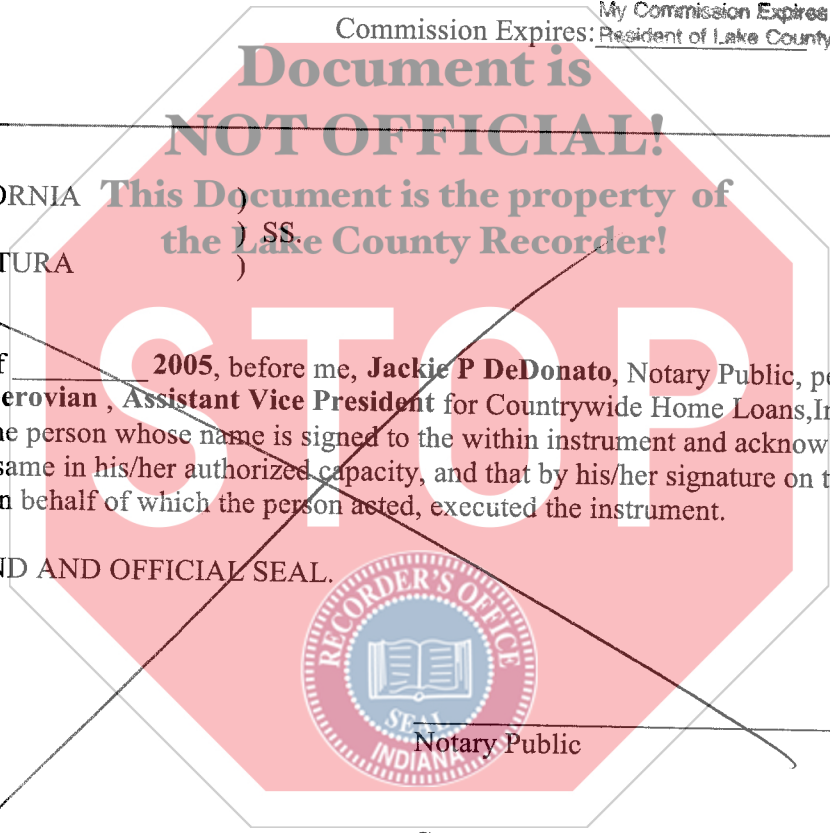
WITNESS MY HAND AND OFFICIAL SEAL

Juleen Banogon
Notary Public

JULEEN M. BANOOGON
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires August 15, 2008
Resident of Lake County, Indiana

(SEAL)

Commission Expires: _____



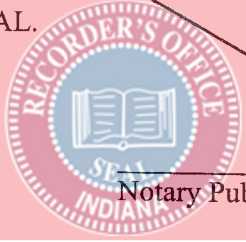
STATE OF CALIFORNIA

COUNTY OF VENTURA

This Document is the property of the Lake County Recorder!
) SS.)

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 _____)

COUNTY OF _____) SS.

On this _____ Day of _____ 2005, BEFORE ME,

(Notary Public)

personally appeared, **KEVIN C BAILEY AND JENNIFER BAILEY**, 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

Commission Expires: _____

(SEAL)

Document is NOT OFFICIAL!

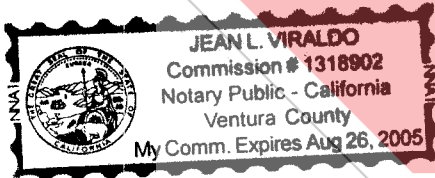
This Document is the property of the Lake County Recorder!

STATE OF CALIFORNIA)

COUNTY OF VENTURA) SS.

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~~