

Recording Requested by
Countrywide Home Loans, Inc.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

AND WHEN RECORDED MAIL TO: **2005 053854**

2005 JUN 30 AM 9:00

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **TANIA ISABEL GOMEZ ROMERO**
CLD Deficiency Department
DOC. ID#: **000247496802005N**

MICHAEL A. BROWN
RECORDER

Space Above for Recorder's Use

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

MIN#: 100015700044582787

This Loan Modification Agreement (the "Agreement"), made this **26th** day of **April**, **2005** between **JOSE GAITAN, AND BEATRIZ GAITAN**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **December 03, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **January 21, 2005** as Instrument Number **2005 004434** 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:

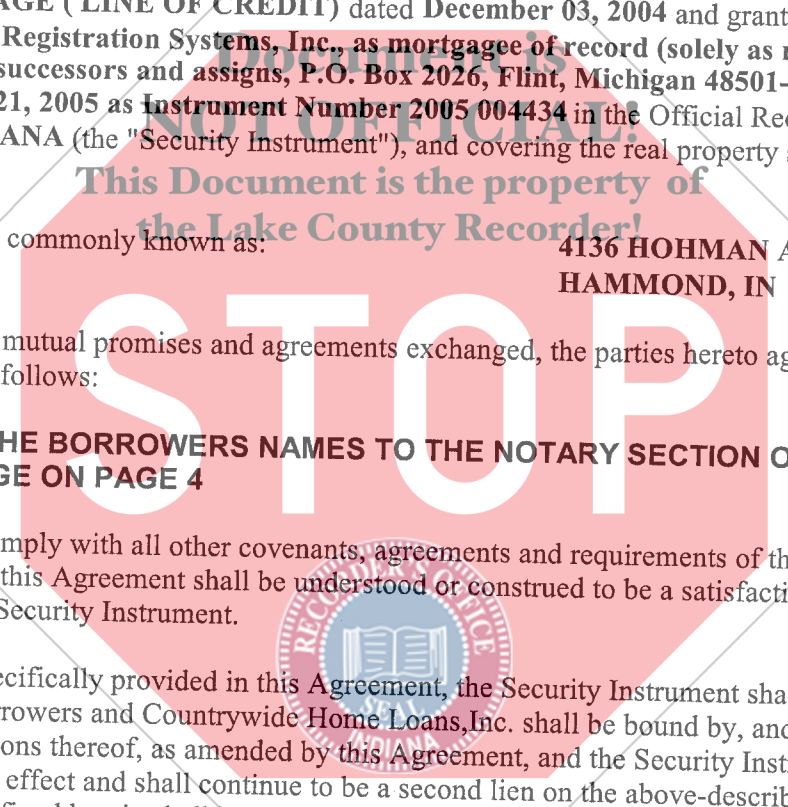
**4136 HOHMAN AVE
HAMMOND, IN 46327**

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

- **TO ADD THE BORROWERS NAMES TO 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.



Handwritten:
Tania
CR
0001153210

Countrywide Home Loans, Inc.

Jennifer Guidicessi

By: Jennifer Guidicessi
Its: Assistant Vice President

Mortgage Electronic Registration

Jennifer Guidicessi

By: Jennifer Guidicessi
Its: Assistant Vice President

Jose Gaitan

Document is
NOT OFFICIAL
JOSE GAITAN

This Document is the property of
the Lake County Recorder!

STOP

Beatriz Gaitan

BEATRIZ GAITAN

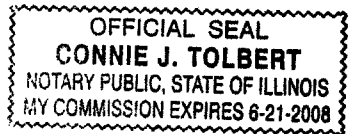
(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF IL
COUNTY OF Cook)
) SS.

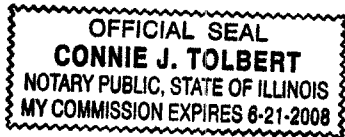
On this 10th Day of May 2005, BEFORE ME,

Connie J. Tolbert
(Notary Public)



personally appeared, **JOSE GAITAN, AND BEATRIZ GAITAN**, 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



Connie J. Tolbert
Notary Public

(SEAL)

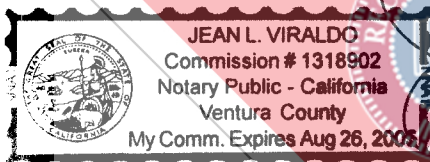
Commission Expires: 6/21/08

Document is NOT OFFICIAL!

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS. **This Document is the property of the Lake County Recorder!**

On this 7 day of June 2005, before me, Jean L. Viraldo, 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.



Jean L. Viraldo
Notary Public

Commission Expires: Aug 26 2005

(SEAL)

~~June 29, 2006~~

STATE OF CALIFORNIA

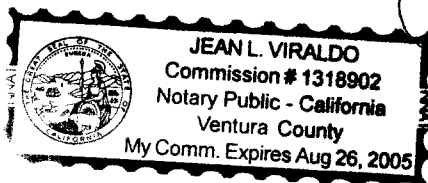
COUNTY OF VENTURA

)
) SS.
)

Jean L Viraldo

On this 7 day of June 2005, before me, ~~Charmaine F. Gobo~~, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Mortgage Electronic Registration, 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~~

