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Recording Requested by
Countrywide Home Loans, Inc.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

AND WHEN RECORDED MAIL TO:

2005 053864

2005 JUN 30 AM 9:04

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116

MICHAEL A. BROWN
RECORDER

Simi Valley, CA 93063
Attn: **TANIA ISABEL GOMEZ ROMERO**
CLD Deficiency Department
DOC. ID#: 000638967112005N

Space Above for Recorder's Use

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

This Loan Modification Agreement (the "Agreement"), made this **12th** day of **April**, **2005** between **DAVID OSORIO, AND ELSA OSORIO**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE HOME LOANS, INC.**, and **DAVID OSORIO, AND ELSA OSORIO, HUSBAND AND WIFE**, dated **May 28, 2004** and recorded on **June 03, 2004** as **Instrument Number 2004 046264** in the Official Records of the **LAKE** County, State of **INDIANA** (the "Security Instrument"), and covering the real property specifically described as follows:

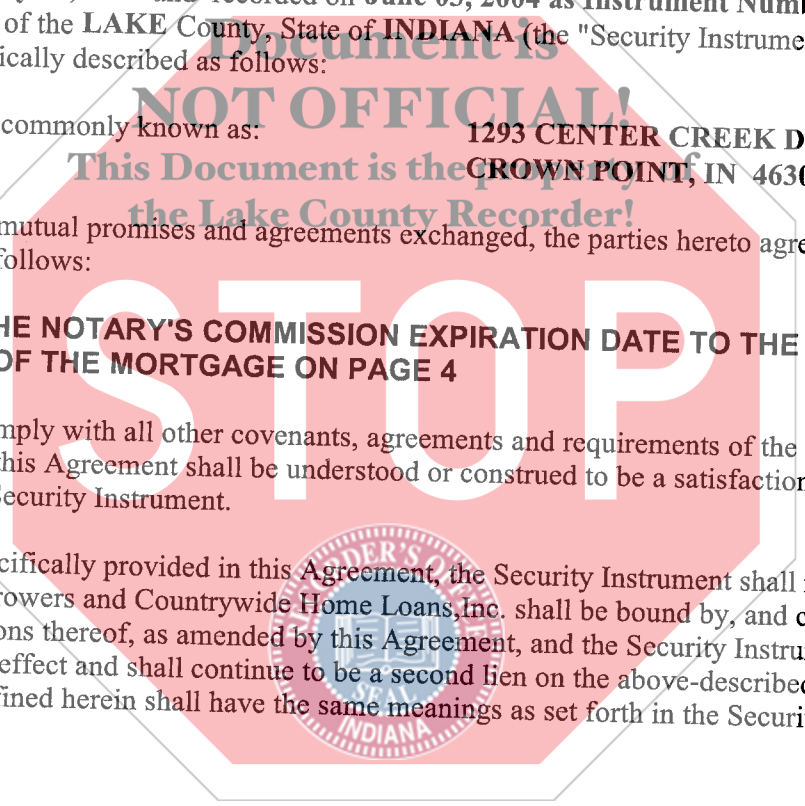
This property is more commonly known as: **1293 CENTER CREEK DRIVE
CROWN POINT, IN 46307**

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

- **TO ADD THE NOTARY'S COMMISSION EXPIRATION DATE 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.



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OK
0001153211

Countrywide Home Loans, Inc.

Jennifer Guidicessi

By: Jennifer Guidicessi
Its: Assistant Vice President

David Osorio

DAVID OSORIO

Elsa Osorio

ELSA OSORIO

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NOT OFFICIAL!

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the Lake County Recorder!

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STOP



STATE OF Indiana

COUNTY OF Lake

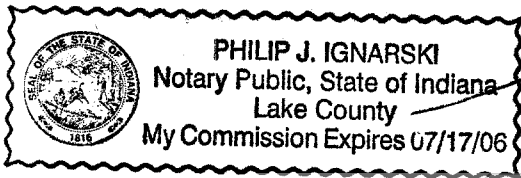
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) SS.
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On this 9th Day of May 2005, BEFORE ME,

Philip J. Ignarski
(Notary Public)

personally appeared, **DAVID OSORIO, AND ELSA OSORIO**, 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



Philip J. Ignarski
Notary Public

(SEAL)

Commission Expires: 7-17-06

Document is NOT OFFICIAL!

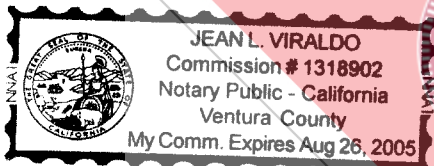
STATE OF CALIFORNIA

COUNTY OF VENTURA

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) SS.
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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

(SEAL)

Commission Expires: _____

August 26, 2005