

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORDS

2005 FEB -1 10:06:39

MICHAEL J. STEWART  
RECORDER

8  
Recording Requested by  
Countrywide Bank, N.A.

2006 007605

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: ALICIA M BRYANT  
CLD Deficiency Department  
DOC. ID#: 000822326452005N

Space Above for Recorder's Use

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

MIN#: 100133700005598787

This Loan Modification Agreement (the "Agreement"), made this **2nd** day of **December**, **2005** between **STEPHANIE B LLOYD**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **April 29, 2005** 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 **May 05, 2005** as **Instrument Number 2005 036143** 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:

**1197 POPPYFIELD PLACE  
SCHERERVILLE, IN 46375**

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


- **TO ADD THE BORROWER'S INITIALS TO THE CORRECTION MADE ON PAGE 1 OF 5 ON THE MORTGAGE.**

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 Bank, N.A. 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.

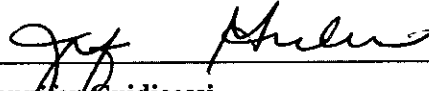
26 24 2005  
CK0001333396  
PB

Countrywide Bank, N.A.



By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Jennifer Guidicessi  
Its: Assistant Vice President



Countrywide Bank, N.A.

~~By: Alan Sjolander  
Its: Assistant Vice President~~

Mortgage Electronic Registration Systems, Inc.

~~By: Alan Sjolander  
Its: Assistant Vice President~~



STATE OF \_\_\_\_\_ )  
 ) SS.  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ Day of \_\_\_\_\_ 2006, BEFORE ME,

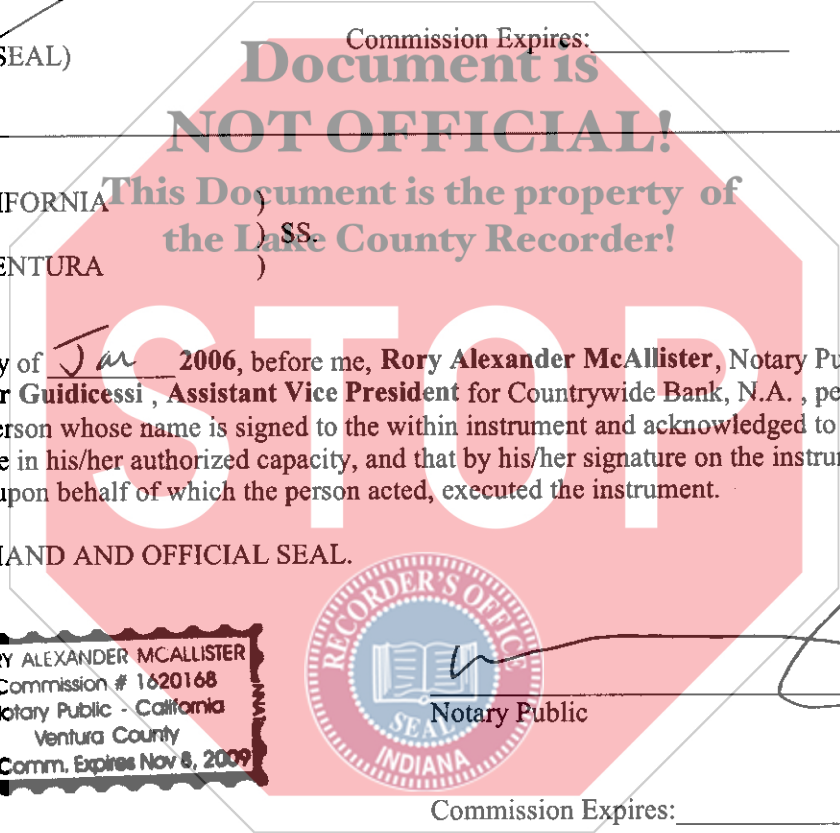
\_\_\_\_\_  
(Notary Public)

personally appeared, **STEPHANIE B LLOYD**, 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

(SEAL) Commission Expires: \_\_\_\_\_

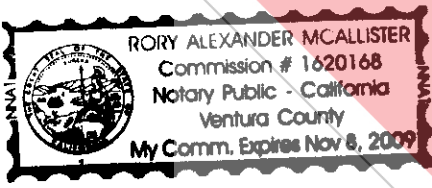


STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 24 day of Jan 2006, before me, **Rory Alexander McAllister**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Bank, N.A., 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) **November 08, 2009**

STATE OF Indiana )  
COUNTY OF Lake ) SS.

On this 2nd Day of December 2005, BEFORE ME,

Sandra L. Hein  
(Notary Public)

personally appeared, **STEPHANIE B LLOYD**, 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



*Sandra L. Hein*  
~~*Stephanie B. Lloyd*~~  
Notary Public *Sandra L. Hein*

(SEAL)

Commission Expires: 5-2-2007

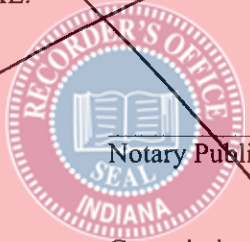
**Document is NOT OFFICIAL!**

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

**This Document is the property of the Lake County Recorder!**

On this \_\_\_\_\_ day of \_\_\_\_\_ 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Alan Sjolander**, **Assistant Vice President** for Countrywide Bank, N.A., 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)

**June 29, 2006**

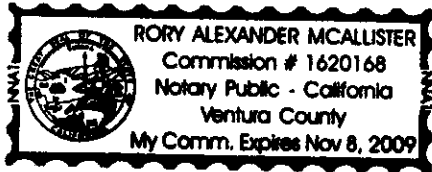
STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 24 day of Jan 2006, before me, **Rory Alexander McAllister**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Mortgage Electronic Registration Systems, 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.



*[Handwritten Signature]*  
\_\_\_\_\_  
Notary Public

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

(SEAL)

November 08, 2009



**Exhibit A  
(Legal Description)**

and further described as:

UNIT NO. 2R, 1197 POPPYFIELD PLACE, IN AUBURN MEADOW TERRACE HOMES, A HORIZONTAL PROPERTY REGIME, CREATED BY DECLARATION OF CONDOMINIUM RECORDED MAY 2, 2002 AS DOCUMENT NO, 2002 041519 AND AS AMENDED BY A CERTAIN AMENDMENT RECORDED JULY 16, 2004 AS DOCUMENT NO. 2004 060081, AND FURTHER AMENDED BY THE 7TH AMENDMENT RECORDED NOVEMBER 30, 2004 AS DOCUMENT NO. 2004 100446, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AND LIMITED AREAS AND FACILITIES APPURTENANT THERETO.



Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

