

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Recording Requested by
Countrywide Bank, a Division of Treasury Bank, N.A.

2006 010456

2006 FEB -9 AM 10:07

AND WHEN RECORDED MAIL TO:

MICHAEL A. BROWN
RECORDER

Countrywide Bank, a Division of Treasury Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: JAMES ROBILLOS
CLD Deficiency Department
DOC. ID#: 000887735072005N

Space Above for Recorder's Use

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

MIN#: 100133700003848259

This Loan Modification Agreement (the "Agreement"), made this 19th day of July, 2005 between MARK R ORTIZ, (the "Borrowers") and Countrywide Bank, a Division of Treasury Bank, N.A., ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain MORTGAGE (LINE OF CREDIT) dated January 28, 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 February 23, 2005 as Instrument Number 2005 012920 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:

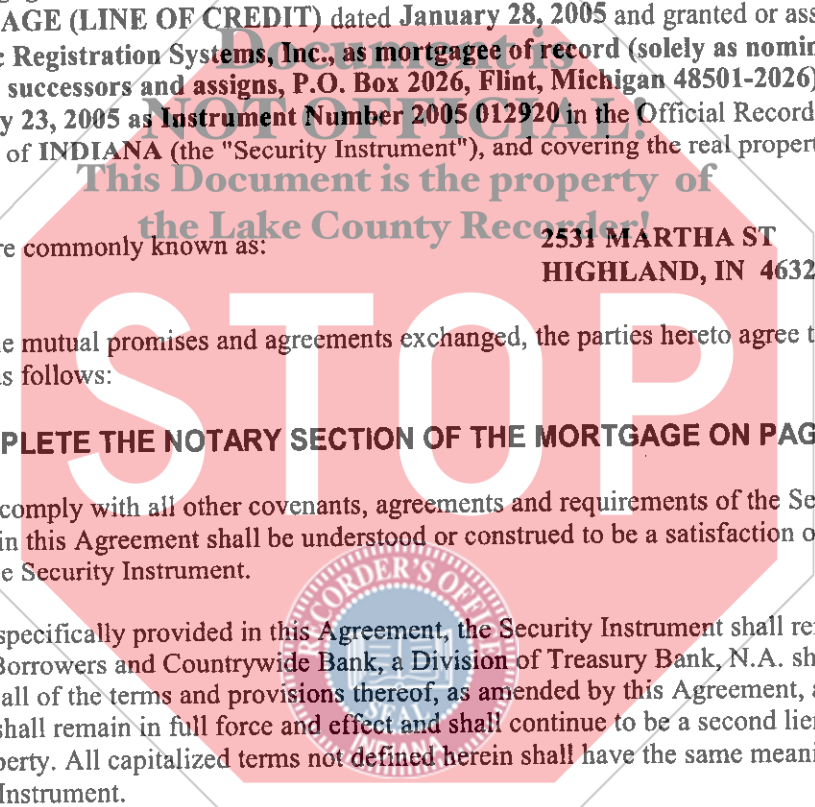
2531 MARTHA ST
HIGHLAND, IN 46322

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 Bank, a Division of Treasury 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.



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1336819

Countrywide Bank, a Division of Treasury Bank, N.A.



By: Tracy Schreiner
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Tracy Schreiner
Its: Assistant Vice President


Document is **NOT OFFICIAL!**
MARK R. ORTIZ

This Document is the property of
the Lake County Recorder!
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STOP



STATE OF Indiana)
COUNTY OF Lake) SS.

On this 19th Day of July 2005, BEFORE ME,
Sandra L. Hein
(Notary Public)

personally appeared, **MARK R ORTIZ**, 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



[Signature]
X *[Signature]*
Notary Public Sandra L. Hein

(SEAL)

Commission Expires: 5-2-2007

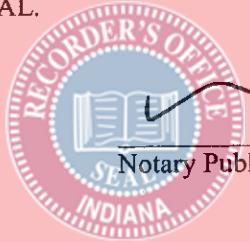
Document is NOT OFFICIAL!

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

This Document is the property of the Lake County Recorder!

On this 27 day of Jun ~~2005~~²⁰⁰⁶, before me, ~~Debra A. Kiss~~^{Rory Alexander McAllister}, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Countrywide Bank, a Division of Treasury 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.



[Signature]
Notary Public

Commission Expires: Nov 8, 2009

(SEAL)

March 01, 2006

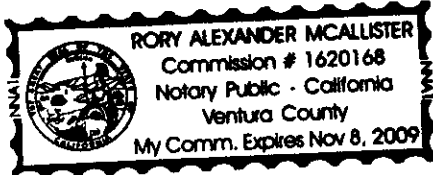
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 27 day of Jun ~~2005~~²⁰⁰⁶, before me, Rory Alexander McAllister, Notary Public, personally appeared Tracy Schreiner, 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.

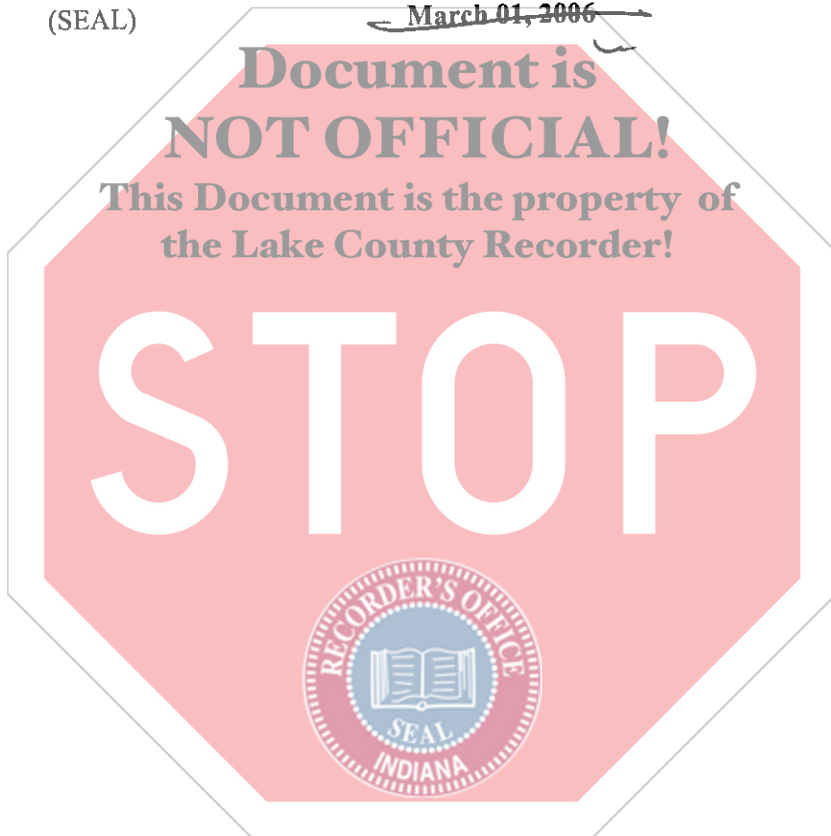


[Signature]
Notary Public

Commission Expires: Nov 8, 2009

(SEAL)

~~March 01, 2006~~



**Exhibit A
(Legal Description)**

Part of the Northwest $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 28, Township 36 North, Range 9, West of the Second Principal Meridian, described as follows: Beginning at a point on the South line of said Northwest $\frac{1}{4}$ of the Northwest $\frac{1}{4}$, 894.2 feet East of the West line of said Northwest $\frac{1}{4}$; thence North parallel to the West line of said Northwest $\frac{1}{4}$, 160.00 feet; thence East parallel to the South line of said Northwest $\frac{1}{4}$ of the Northwest $\frac{1}{4}$, 75.0 feet; thence South parallel to the West line of said Northwest $\frac{1}{4}$ of the Northwest $\frac{1}{4}$, 160.00 feet to the South line of said Northwest $\frac{1}{4}$ of the Northwest $\frac{1}{4}$; thence West on said South line, 75.0 feet to the point of beginning, all in the Town of Highland, Lake County, Indiana, excepting therefrom the South 30 feet taken for Martha Street.

Key No. 16-27-0020-0031

Property address: 2531 Martha Street, Highland, IN 46322



Prescribed by the
State Board of Accounts
(2005)

County Form 170

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.

