

2006 MAR 17 AM 11:39

MICHAEL A. BROWN
RECORDER

Recording Requested by
Countrywide Bank, N.A.

2006 022386

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **MOLLY M BRADLEY**
CLD Deficiency Department
DOC. ID#: **000618685552005N**

Space Above for Recorder's Use

Prepared By: Molly M. Bradley

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

This Loan Modification Agreement (the "Agreement"), made this **8th** day of **September**, 2005 between **PETER W MIRABELLA AND CLAUDIA B MIRABELLA**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender"), amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** between, **COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A.**, and **PETER W MIRABELLA AND CLAUDIA B MIRABELLA, HUSBAND AND WIFE**, dated **April 26, 2004** and recorded on **May 18, 2004** as **Instrument Number 2004 040789** 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: **7647 STARLING DR
SCHERERVILLE, IN 46375**

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

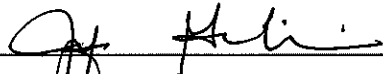
- **TO ADD THE FIRST MORTGAGE DATE, APRIL 26, 2004, TO SECTION G OF THE MORTGAGE.**
- **TO CORRECT THE FIRST MORTGAGE AMOUNT IN SECTION G TO READ, \$173,250.00.**
- **TO CORRECT THE FIRST MORTGAGE LENDER'S NAME TO READ COUNTRYWIDE HOME LOANS, INC. IN SECTION G OF THE MORTGAGE.**

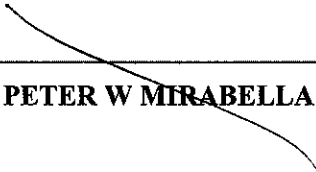
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

*38-9382
000136
JW
20V*

Countrywide Bank, N.A.

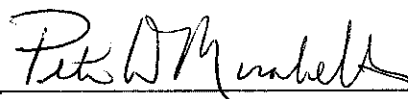

By: **Jennifer Guidicessi**
Its: **Assistant Vice President**


PETER W MIRABELLA



Countrywide Bank, N.A.

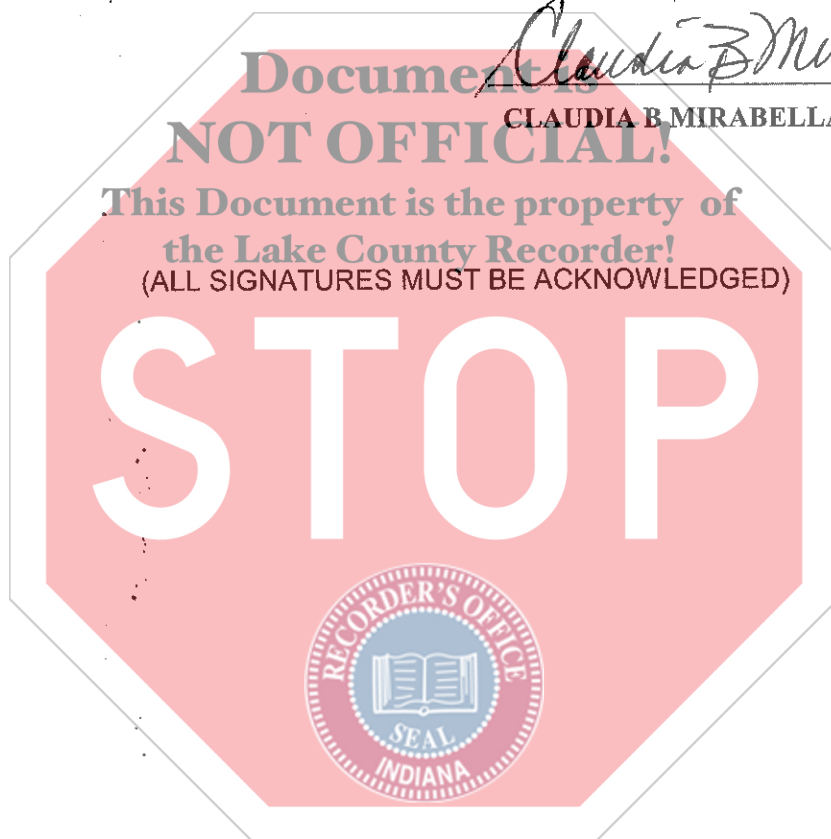
By: **Tracy Schreiner**
Its: **Assistant Vice President**



PETER W MIRABELLA



CLAUDIA B. MIRABELLA



STATE OF _____)
) SS.
COUNTY OF _____)

On this _____ Day of _____ 2006, BEFORE ME,

(Notary Public)

personally appeared, ~~PETER W MIRABELLA AND CLAUDIA B MIRABELLA~~, 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: _____

Document is NOT OFFICIAL!

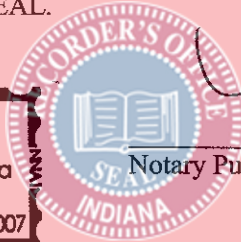
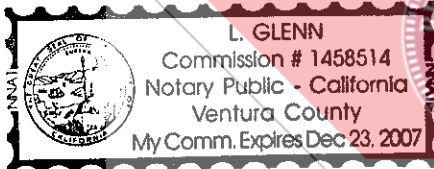
This Document is the property of the Lake County Recorder!

STATE OF CALIFORNIA)

COUNTY OF VENTURA)

On this 9th day of March 2006, before me, L. Glenn, 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.



L. Glenn
Notary Public

Commission Expires: 12.23.07

(SEAL)

November 08, 2009

STATE OF IL)
) SS.
COUNTY OF COOK)

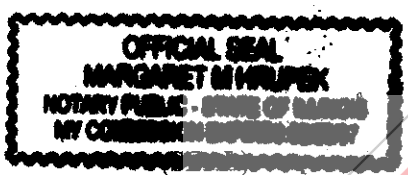
On this 16th Day of FEBRUARY 2006, BEFORE ME,

Margaret M. Krupik
(Notary Public)

personally appeared, **PETER W MIRABELLA AND CLAUDIA B MIRABELLA**, 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

Margaret M. Krupik
MARGARET M. KRUPIK
Notary Public
RESIDING IN COOK



Commission Expires: 6/26/07

Document is NOT OFFICIAL!

STATE OF CALIFORNIA)
)
COUNTY OF VENTURA)

This Document is the property of the Lassen County Recorder!

On this _____ day of _____ 2006, before me, **Rory Alexander McAllister**, Notary Public, personally appeared **Tracy Schreiner**, 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

**Exhibit A
(Legal Description)**

and further described as:

LOT 157 IN UNIT 4, FOXWOOD ESTATES, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 71, PAGE 53, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



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.

