Recording Requested by Countrywide Home Loans,Inc.

2006 022838

STATE OF INDIANA.

LAKE COUNTY
FILED FOR RECORD

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NWORDS A SENERAL

AND WHEN RECORDED MAIL TO:

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

Simi Valley, CA 93063

Prepared by: MOLLY M BRADLEY

CLD Deficiency Department DOC. ID#: 000877701372005N

Prepared By Molly M. Bradley

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE (LINE OF CREDIT)

MIN#: 100015700045537905

This Loan Modification Agreement (the "Agreement"), made this 15th day of November, 2005 between BRIAN K AURAND & JODELL S AURAND, (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 January 10, 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 January 14, 2005 as Instrument Number 2005003003 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: County Recoggier FARMER DR

9315 FARMER DR 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 OF 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.

26⁻ CK0001370639 Countrywide Home Loans,Inc.

By: Jennifer Guidicessi lts: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.

By: Jenoifer Guidicessi lts: Assistant Vice President



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This Document is the property of the Lake County Recorder!

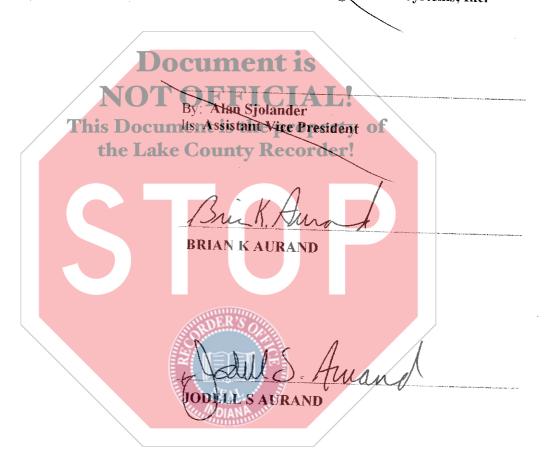
JODELL S'AURAND

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

Countrywide Home Loans,Inc.

By: Alan Sjolander lts: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF)
COUNTY OF) SS.)
On this	Day of	2006 , BEI	FORE ME,
			ŕ
(Notary	Public)		
the foregoing instrument.	and acknowledged to it and that by his/her/their	ce to be the person(s) who me that he/she/they execu- r signaluse(s) on the instru	ersonally known to me OR ose name(s) is/are subscribed to ted the same in his/her/their the person(s), or the entity
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	Ī	Notary Public	
(SEAL)	Doc NOT (Commission Expires:	
STATE OF CALIFORNIA	/		
COUNTY OF VENTURA	the Lake (County Recorde	er!
The state of the person	on whose name is sign	need to the within instrument	Home Loans, Inc., personally and acknowledged to me that
WITNESS MY HAND AN			
Z Notary F	L. GLENN hission # 1458514 Public - California & tura County Expires Dec 23, 2007	Notary Public Commission Expires	Lenn 12.23.07
(SE _A	AT.)	June 20, 2006	1

appeared Alan Sjolander, 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.	STATE OF Indiana	
(SEAL) STATE OF CALIFORNIA COUNTY OF VENTURA STATE OF CALIFORNIA COUNTY OF VENTURA On thisday ofappeared Alan Sjolander , Assistant Vice President to be the person (so not to be the 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 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 ent upon behalf of which the person(s) acted. executed the instrument. WITNESS MY HAND AND OFFICIAL SEAL ROBIN A HUFFMAN Notary Public - Sept State Of Indians My Commission Expires Sep 28, 2011 ROBIN A HUFFMAN Notary Public - Sept State Of Indians My Commission Expires Sep 28, 2011 Commission Expires: 9-28-11 STATE OF CALIFORNIA COUNTY OF VENTURA On thisday ofappeared Alan Sjolander , Assistant Vice President for County wide Home Loars, Inc. , personally known to me to be the person whose analesis signed to the within instrument and acknowledged to me that person, or entity upon behalf of which the person acted, executed the instrument the instrument the within the person acted, executed the instrument. WITNESS MY HAND AND OFFICIAL SEAL. Notary Public Commission Expires:	COUNTY OF Lake)) SS.
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personally appeared, BRIAN K AURAND & JODELL S AURAND, 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 the foregoing instrument, and acknowledged to me that he/she/hey 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 ent upon behalf of which the person(s) acted, executed the instrument. WITNESS MY HAND AND OFFICIAL SEAL ROBIN A HUFFMAN Natury Public - Sept Subce Of Indiana Natury Public - Sept Subce Of Indiana Subce Of Indiana My Commission Expires Sep 23, 2011 (SEAL) Commission Expires: 9-28-11 STATE OF CALIFORNIA COUNTY OF VENTURA On thisday ofappeared Alan Sjolander - Assistant Vice President for Countywide Home Loars, Inc personally known to me to be the person whose names signed to the within instrument and acknowledged to me that person, or entity upon behalf of which the person acted, executed the instrument the instrument the within the person acted, executed the instrument with the person acted, executed the instrument. WITNESS MY HAND AND OFFICIAL SEAL. Notary Public Commission Expires:	Robin A. Hu	2006, BEFORE ME,
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STATE OF CALIFORNIA On this day of	Notary Public - Seal This Docum	otary Public Robin A. Huffman
On this day of 2006, before me. Charmaine F. Gobo, Notary Public, personally appeared Alan Sjolander , Assistant Vice President for Country Wide Home Loans, Inc. , personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that person, or entity upon behalf of which the person acted, executed the instrument. WITNESS MY HAND AND OFFICIAL SEAL. Notary Public Commission Expires:	(SEAL) Co	Ommission Expires: 9.28-11
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COUNTY OF VENTURA) SS. .)
On this day of Marth 2006, before me, Charmaine F. Gold appeared Jennifer Guidicessil, Assistant Vice President for Mortgag inc., personally known to me to be the person whose name is signed to acknowledged to me that he/she executed the same in his/her authorized signature on the instrument the person, or entity upon behalf of which instrument.	ge Electronic Registration Systems, the within instrument and ed capacity, and that by his/her
L. GLENN Commission # 1458514 Notary Public - California Serventura County My Comm. Expires Dec 23, 2007 Commission Expires Dec 23, 2007	Clum xpires: 12.23.07
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STATE OF CALIFORNIA

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Exhibit A (Legal Description)

SITUATED IN LAKE COUNTY, STATE OF INDIANA: LOT 42 EXCEPT THE NORTH 5 FEET THEREOF, IN BLOCK 12 IN ELLENDALE 4TH ADDITION TO THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 34 PAGE 95, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PARCEL NO. 16-27-0330-0042 CURRENT DEED INSTRUMENT NO. 2003-118228

COMMONLY KNOWN AS 9315 FARMER DRIVE, HIGHLAND, INDIANA 46322



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 idenfitying and, to the extent permitted by law, redacting all Social Security numbers;
 - 2. I have redacted, to the extent permitted by Taw, each Social Security:

I, the undersigned, affirm under the penalties of perjury, that the foregoing

the Lake County Recorder!

Mully M. Bradley
Printed Name of Declarant