

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

Recording Requested by  
Countrywide Home Loans, Inc.

2006 022838

2006 MAR 21 AM 8:34

AND WHEN RECORDED MAIL TO:

MICHAEL A. BROWN  
RECORDER

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

Space Above for Recorder's Use

*Prepared By: Molly M. Bradley*

**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:

**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.

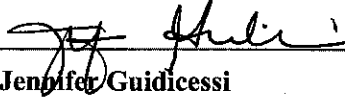
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Countrywide Home Loans, Inc.

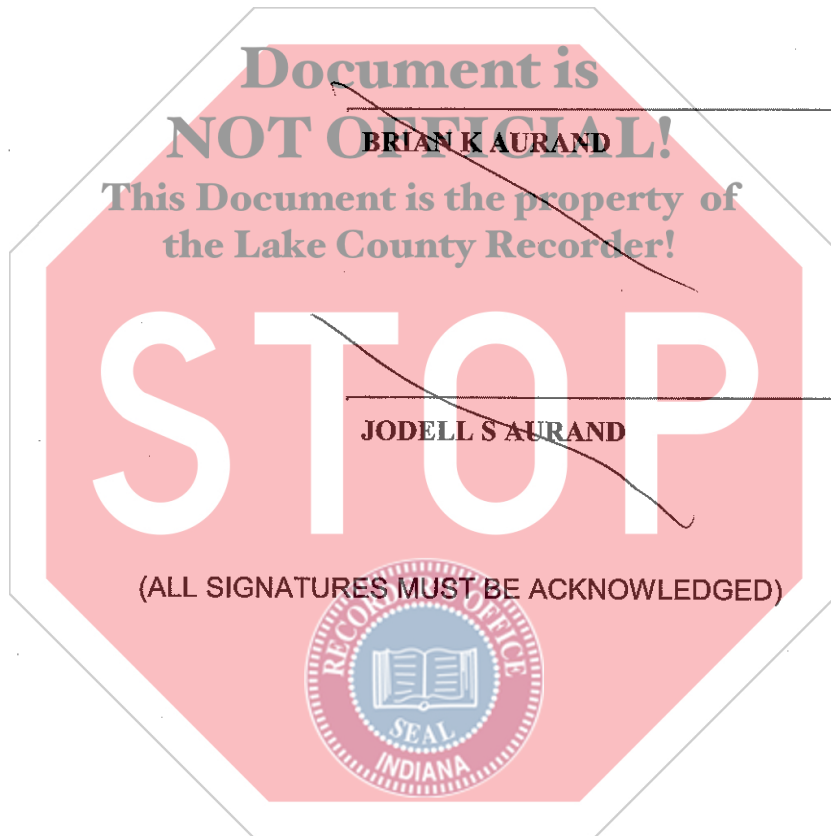


By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.



By: Jennifer Guidicessi  
Its: Assistant Vice President



**Countrywide Home Loans, Inc.**

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

**Mortgage Electronic Registration Systems, Inc.**



(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF \_\_\_\_\_ )

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

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

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

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 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)

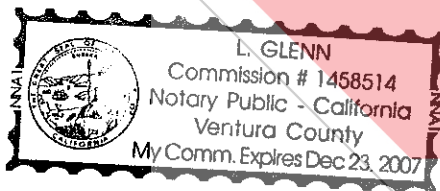
Commission Expires: \_\_\_\_\_

**Document is NOT OFFICIAL!**

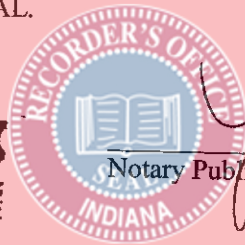
STATE OF CALIFORNIA **This Document is the property of the Lake County Recorder!**  
COUNTY OF VENTURA )

On this 10<sup>th</sup> day of March 2006, before me, L. Glenn, 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.



(SEAL)



Commission Expires: 12.23.07

June 29, 2006

STATE OF Indiana

COUNTY OF Lake

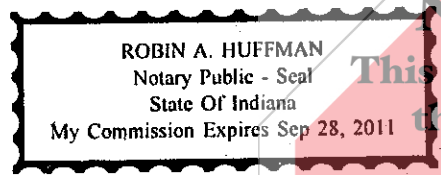
)  
) SS.  
)

On this 30th Day of January 2006, BEFORE ME,

Robin A. Huffman  
(Notary Public)

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 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



(SEAL)

Robin A. Huffman  
Notary Public  
Robin A. Huffman

Commission Expires: 9-28-11



STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this \_\_\_ day of \_\_\_ 2006, before me, **Charmaine F. Gobo**, Notary Public, personally 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.

WITNESS MY HAND AND OFFICIAL SEAL.

Notary Public

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

(SEAL)

June 29, 2006

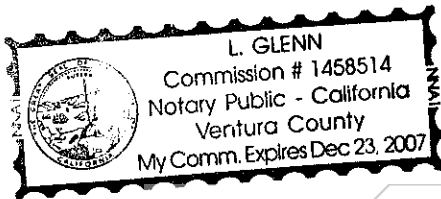
STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 10<sup>TH</sup> day of March 2006, before me, L. Glenn G  
~~Charmaine F. Gobo~~, 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.



L. Glenn G  
Notary Public  
Commission Expires: 12.23.07

(SEAL)

June 29, 2006



**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



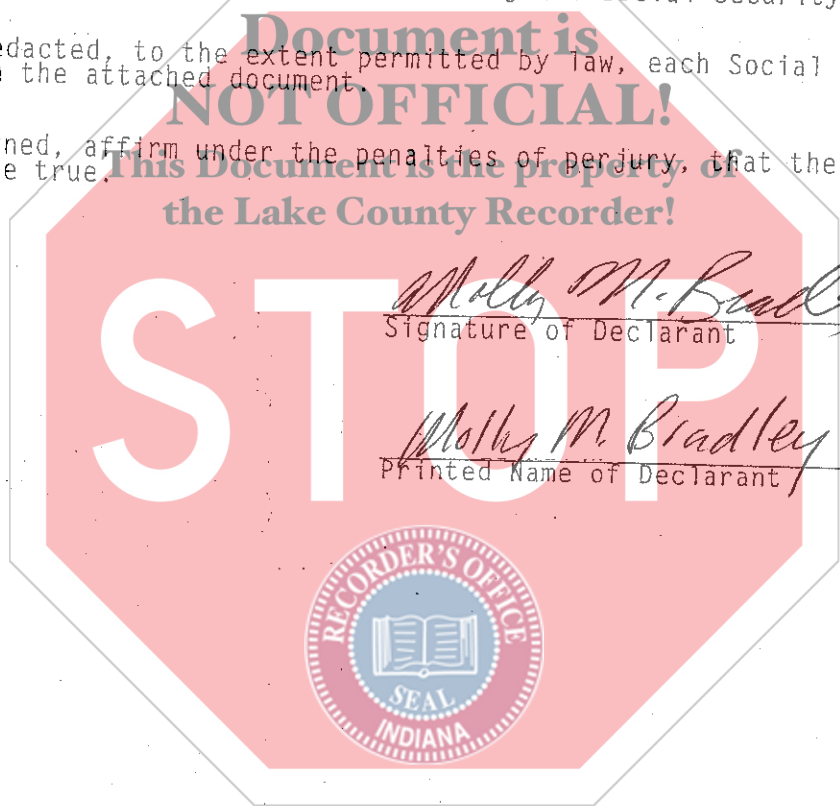
Declaration

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 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.



*Molly M. Bradley*  
Signature of Declarant

Molly M. Bradley  
Printed Name of Declarant

