

Recording Requested by  
Countrywide Home Loans, Inc.

2006 023753

LAKE COUNTY  
FILED FOR RECORD  
2006 JAN 23 10:09:56  
TOWN

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#: 0001219667842005N

Space Above for Recorder's Use

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

MIN#: 100133700010621806

This Loan Modification Agreement (the "Agreement"), made this **23th** day of **January**, **2006** between **EDWARD J ALEXANDER, AND VANESSA ALEXANDER**, (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 **November 21, 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 **December 02, 2005** as Instrument Number **2005 105712** 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:

**101 S RIDGE ST  
CROWN POINT, IN 46307**

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

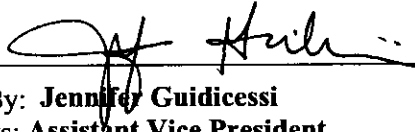
- **TO ADD THE BORROWERS' ACKNOWLEDGEMENTS ON THE CORRECTION MADE ON PAGE 1 OF THE MORTGAGE WHICH WERE OMITTED AT THE TIME OF RECORDING**
- **TO COMPLETE THE NOTARY SECTION OF THE MORTGAGE ON PAGE 4**

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 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.

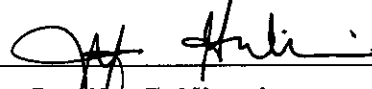
23  
~~24~~ 100  
DG  
0001372233

Countrywide Home Loans, Inc.




By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.




By: Jennifer Guidicessi  
Its: Assistant Vice President

  
EDWARD J. ALEXANDER


**Document is NOT OFFICIAL!**

This Document is the property of the Lake County Recorder!

**STOP**

  
VANESSA ALEXANDER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF Indiana

)  
) SS.  
)

COUNTY OF LAKE

On this 27<sup>th</sup> Day of January 2006, BEFORE ME,

KATHERINE A. Boyle  
(Notary Public)

personally appeared, **EDWARD J ALEXANDER, AND VANESSA ALEXANDER**, 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

Katherine A. Boyle  
Notary Public

**KATHERINE A. BOYLE**  
NOTARY PUBLIC, Lake County, Indiana  
My Commission Expires January 17, 2010  
Resident of Lake County, Indiana

(SEAL)

Commission Expires: 1-17-10

Document is  
**NOT OFFICIAL!**

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STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 13 day of March 2006, before me, Tricia Reynolds, 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



Tricia Reynolds  
Notary Public

Commission Expires: 4-29-07

(SEAL)

~~November 08, 2009~~ TR

STATE OF CALIFORNIA  
COUNTY OF VENTURA

)  
) SS.  
)

On this 13 day of March 2006, before me, ~~Rory Alexander McAllister~~ <sup>Tricia Reynolds TR</sup>, 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.

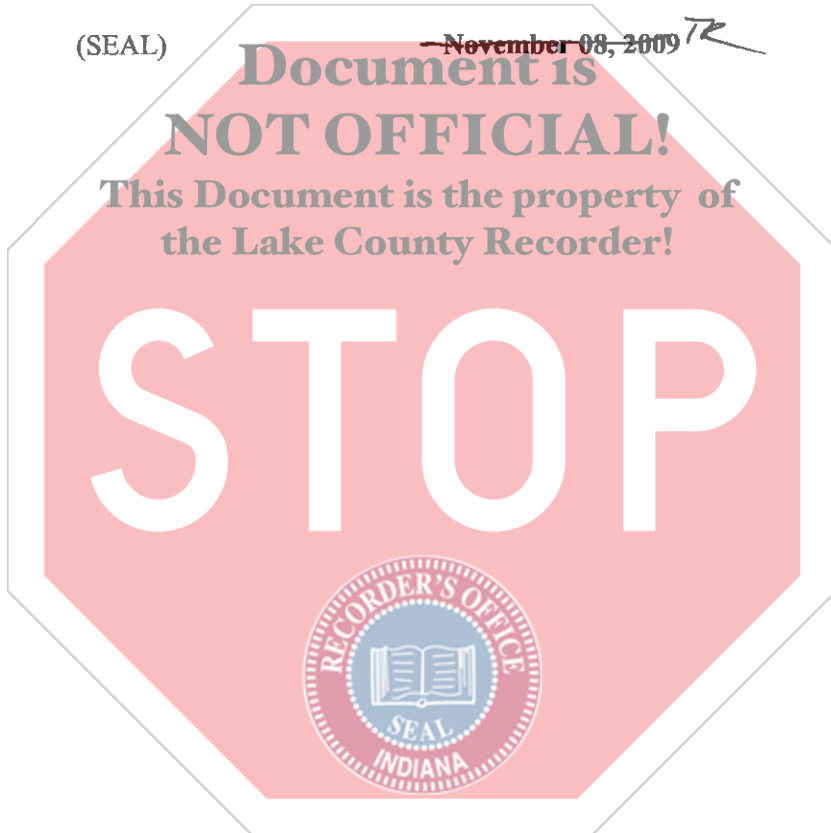


*Tricia Reynolds*  
Notary Public

Commission Expires: 4-29-07

(SEAL)

~~November 08, 2009~~ TR



**EXHIBIT "A"**

**LEGAL DESCRIPTION**

Case Number: USB-05-00484

Lots 10 and 11 (except the South 50 feet of said Lots and also except the West 54 feet of the North 82 feet of said Lot 11), Panchar's addition to the City of Crown Point, as per plat thereof recorded in Miscellaneous Record A, page 506, in the Office of the Recorder of Lake County, Indiana.

Subject, nevertheless, to the following:

1. Real estate taxes for due and payable.
2. Covenants, restrictions, and easements of record.
3. Applicable building codes and zoning ordinances.

Commonly known as: 101 S. Ridge Street, Crown Point, IN 46307  
Parcel Number: 23-09-0030-0014



VFA  
CMA

**Exhibit A  
(Legal Description)**

**Lots 10 and 11 (except the South 50 feet of said Lots and also except the West 54 feet of the North 82 feet of said Lot 11), Pancher's addition to the City of Crown Point, as per plat thereof recorded in Miscellaneous Record A, page 506, in the Office of the Recorder of Lake County, Indiana.**

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- 1. Real estate taxes for due and payable.**
- 2. Covenants, restrictions, and easements of record.**
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**Commonly known as: 101 S. Ridge Street, Crown Point, IN 46307  
Parcel Number: 23-09-0030-0014**



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.

