

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Recording Requested by
Countrywide Bank, N.A.

2006 113447

2006 NOV 08 AM 9:15

AND WHEN RECORDED MAIL TO:

MISSISSIPPI LANE
RECORDS

Countrywide Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: TONI HAND
CLD Deficiency Department
DOC. ID#: 00099681442005N

Space Above for Recorder's Use

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

MIN#: 100133700007828976

This Loan Modification Agreement (the "Agreement"), made this **2nd** day of **November**, **2006** between **ROBERT G MINTO**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (LINE OF CREDIT)** dated **December 06, 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 16, 2005** as **Instrument Number 2005 110368** 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:

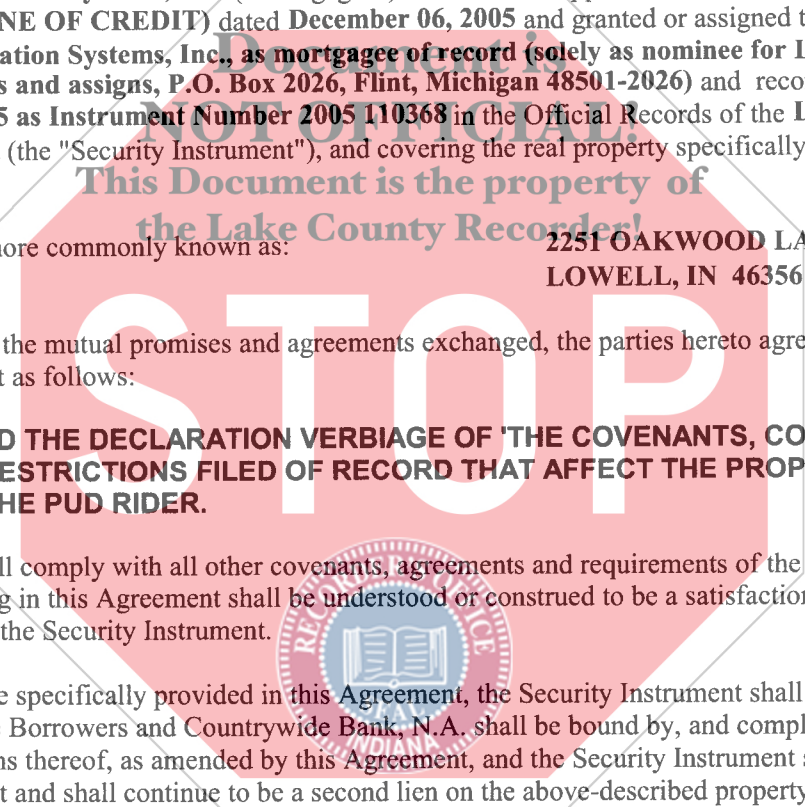
**2251 OAKWOOD LANE
LOWELL, IN 46356**

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

- **TO ADD THE DECLARATION VERBIAGE OF 'THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY', TO PG 2 OF THE PUD RIDER.**

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.



OK
CR # 0001550102
20-
R3

Countrywide Bank, N.A.

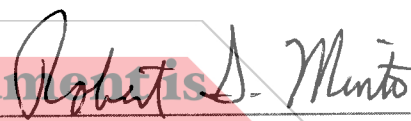


By: **Allen Kalust**
Its: **1st Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Allen Kalust**
Its: **1st Vice President**



Document is NOT OFFICIAL!
ROBERT G MINTO

This Document is the property of the Lake County Recorder!

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STOP



STATE OF Indiana)
) SS.
COUNTY OF Lake)

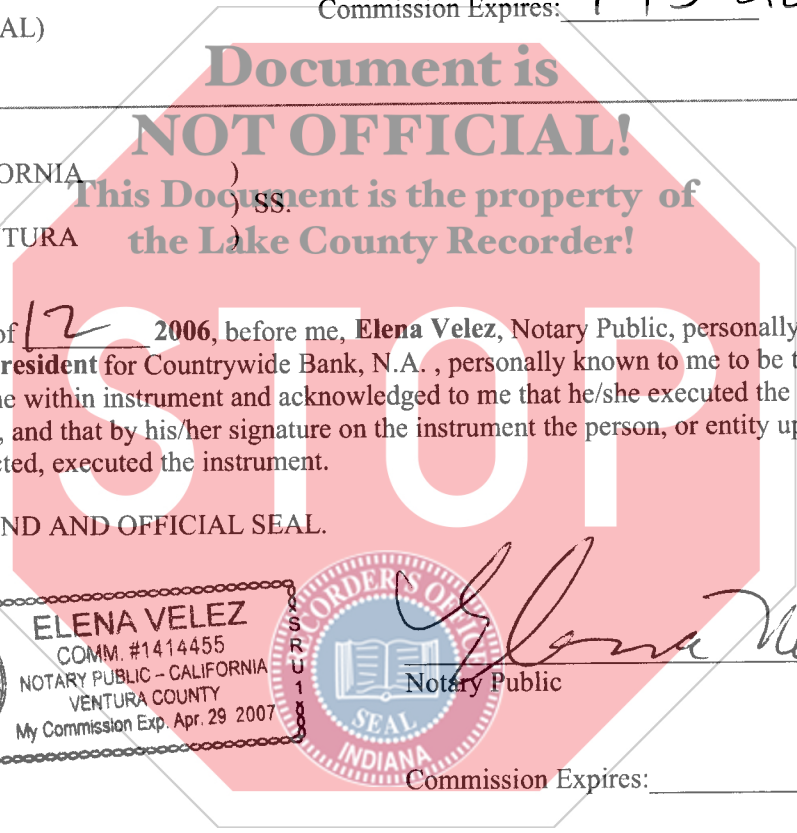
On this 30th Day of November 2006, BEFORE ME,
Laura Bolger, (Notary Public)

personally appeared, **ROBERT G MINTO**, 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
Laura Bolger
Notary Public
Commission Expires: 7-13-2012

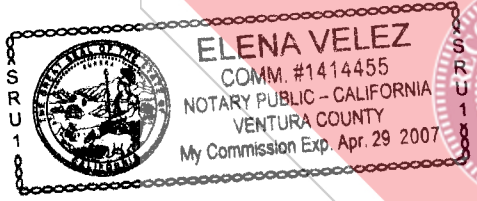
(SEAL)

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)



On this 12 day of 12 2006, before me, **Elena Velez**, Notary Public, personally appeared **Allen Kalust**, **1st 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.
Elena Velez
Notary Public
Commission Expires: _____



(SEAL)

April 29, 2007

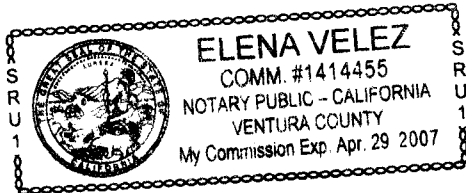
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 12 day of 12 2006, before me, **Elena Velez**, Notary Public, personally appeared **Allen Kalust**, **1st 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.



Elena Velez
Notary Public

Commission Expires: _____

(SEAL)

April 29, 2007



**Exhibit A
(Legal Description)**

LOT 35, IN SPRING RUN PHASE 1, A PLANNED UNIT DEVELOPMENT, IN THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 96 PAGE 26, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

