

When recorded return to: 8842 (FT)  
Custom Title Solutions 3143120  
2550 N. Redhill Ave.  
Santa Ana, CA 92705  
(800)756-3524 ext. 5545 or 2007 018994

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2007 MAR -5 PM 2:40  
MICHAEL A. BROWN  
RECORDER

3  
Attn: Shipping Department  
Loan No. 390054

Min # 100180100003900543

(Space above this line for Recorder's Use)

### MODIFICATION AGREEMENT TO THE PROMISSORY NOTE AND DEED OF TRUST

THIS AGREEMENT made on January 30, 2007 by and between, MERS (Mortgage Electronic Registration Systems, Inc) herein designated as the BENEFICIARY, and Cedric Griffin and Sharon Griffin aka Sharon Henry, Husband and Wife herein designated as BORROWER:

WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower in the amount of \$144,000 dated January 26, 2007, which Note is secured by the Deed of Trust dated January 26, 2007 recorded in the Office of the County Recorder of Lake, County, Indiana, concurrently herewith, legally described as follows:

Lot 18 in Bel-Oaks Estates Unit No. 2 as per plat thereof, recorded in plat book 38 page 37, in the office of the recorder of Lake County, Indiana.

Parcel ID Number: 08-15-0415-0018

Which has the property address of: 6331 Taney Court, Merrillville, IN 46410

NOW THEREFORE, for value received, the parties hereto do modify all documents including but not limited to the above referenced Note and Deed of Trust as follows:

To correct the spelling of the property city name from "Merriville" to "Merrillville"

Nothing herein contained shall in any manner whatsoever alter, amend, modify or change any other terms or conditions of the above referenced Note and Deed of Trust except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this Modification; all rights of the BENEFICIARY shall be and shall remain in full force and effect as though this Modification had been originally specified in the original Note and Deed of Trust.

16  
2-07  
653880  
20

Borrower:

Cedric J Griffin

BY:

Patrick F Williams, Secretary for MERS

Sharon Griffin AKA Sharon Henry  
Sharon Griffin, aka Sharon Henry

State Of ILLINOIS  
County Of COOK

State Of: CALIFORNIA  
County Of: ORANGE

On JANUARY 31, 2007, before me,  
DEBRA D. WILLIAMSON, a Notary  
Public in and for said county and state personally  
appeared: Cedric J. Griffin  
Sharon Griffin AKA Sharon Henry

personally know 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 within 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  
agreement.

On JANUARY 31, 2007, before me,  
DEBRA D. WILLIAMSON, a Notary  
Public in and for said county and state personally  
appeared: Cedric J. Griffin Sharon Griffin AKA Sharon Henry

personally know to me to be the person whose name  
is subscribed to the within instrument and  
acknowledged to me that he executed the same in  
his authorized capacity, and that by his signature on  
the instrument the Person, or the entity upon behalf  
of which the person acted, executed the agreement.

WITNESS my hand and official seal.

WITNESS my hand and official seal.



Signature Debra D. Williamson (seal)

Signature Debra D. Williamson (seal)

DEBRA D. WILLIAMSON  
Name (typed or printed)

DEBRA D WILLIAMSON  
Name (typed or printed)

My commission expires: 02/23/08

My commission expires: 02/23/08

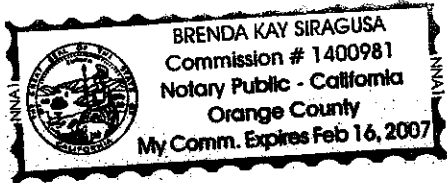
**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

State of California }  
County of ORANGE } ss.

On FEB 4, 2007 before me, BRENDA K. SIRAGUSA, NOTARY PUBLIC  
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared PATRICK F. WILLIAMS  
Name(s) of Signer(s)

- personally known to me
- proved to me on the basis of satisfactory evidence



to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/hor/their authorized capacity(ies), and that by his/hor/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.

Brenda K. Siragusa  
Signature of Notary Public

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

**OPTIONAL**

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

**Description of Attached Document**

Title or Type of Document: MODIFICATION AGREEMENT TO THE PROMISSORY NOTE & DEED OF TRUST  
Document Date: 1/30/07 Number of Pages: 2

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer**

- Signer's Name: PATRICK F. WILLIAMS
- Individual
  - Corporate Officer — Title(s): DIRECTOR OF LOAN ADMIN SECRETARY FOR MERS
  - Partner —  Limited  General
  - Attorney-in-Fact
  - Trustee
  - Guardian or Conservator
  - Other: \_\_\_\_\_

Signer Is Representing: ENCORE CREDIT CORP

