

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 019350

2007 MAR -7 AM 8:52

Recording Requested by
Countrywide Bank, N.A.

MICHAEL A. BROWN
RECORDER

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: LI PERRY
CLD Deficiency Department
DOC. ID#: 0001404106082005N

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100133700015353736

This Loan Modification Agreement (the "Agreement"), made this 18th day of December, 2006 between DAVID TARPO, (the "Borrowers") and Countrywide Bank, N.A., ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain MORTGAGE dated July 18, 2006 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 August 03, 2006 as Instrument Number 2006 067235 in the Official Records of the LAKE County, State of INDIANA (the "Security Instrument"), and covering the real property specifically described as follows:

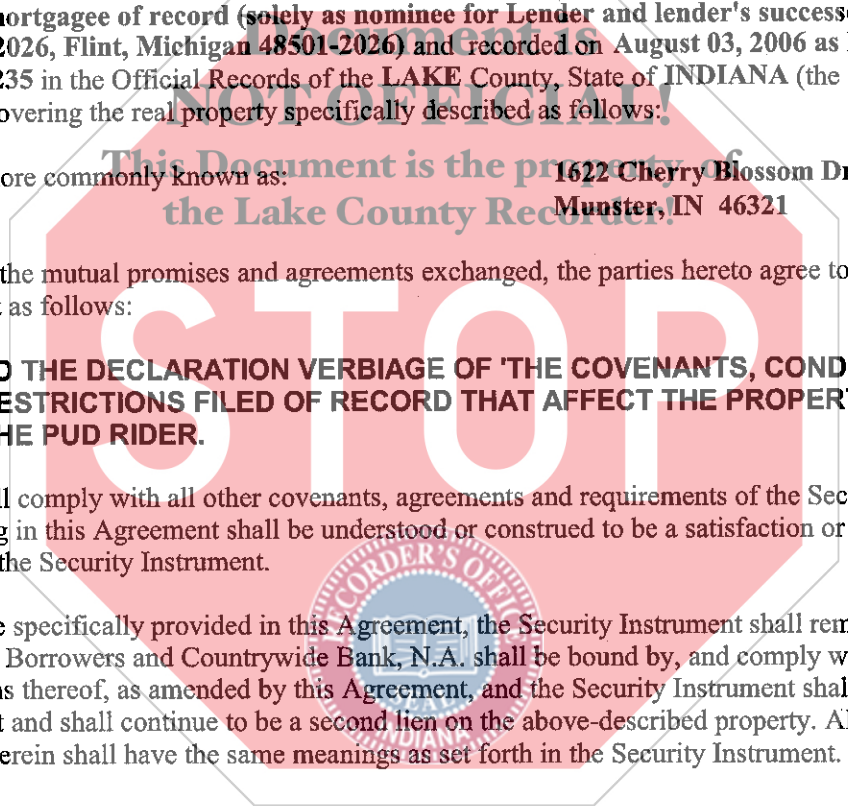
This property is more commonly known as: 1622 Cherry Blossom Dr
Munster, IN 46321

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.

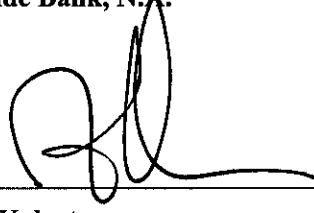
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.



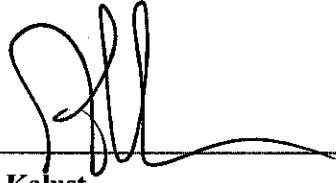
24 LP
 2.00
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 1566857

Countrywide Bank, N.A.



By: Allen Kalust
Its: 1st Vice President

Mortgage Electronic Registration Systems, Inc.



By: Allen Kalust
Its: 1st Vice President



STATE OF INDIANA

)
) SS.
)

COUNTY OF LAKE

On this 17th Day of JANUARY 2006, BEFORE ME,

MICHAEL BURGO, (Notary Public)

personally appeared, **DAVID TARPO**, 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

Michael Burgo
Notary Public

(SEAL)

Commission Expires: 11/25/07

Document is

NOT OFFICIAL!

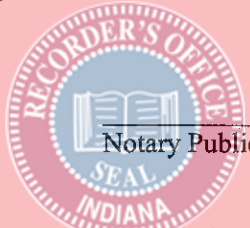
STATE OF CALIFORNIA

This Document is the property of
the Lake County Recorder!

COUNTY OF VENTURA

On this _____ day of _____ 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.



Notary Public

Commission Expires: _____

(SEAL)

April 29, 2007

STATE OF _____)

COUNTY OF _____)

) SS.
)

On this _____ Day of _____ 2007, BEFORE ME,
_____, (Notary Public)

personally appeared, **DAVID TARPO**, 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!

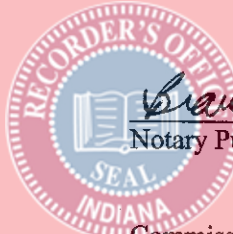
STATE OF CALIFORNIA)

COUNTY OF VENTURA)

This Document is the property of the Lake County Recorder!

On this 26th day of Jan 2007, before me, **Brandy L. McKay**, 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.



Brandy L. McKay
Notary Public

Commission Expires: _____

(SEAL)

July 11, 2010

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this _____ day of _____ 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.

Notary Public

Commission Expires: _____

(SEAL)

April 29, 2007



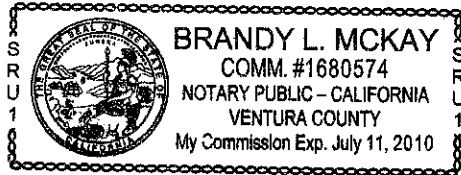
STATE OF CALIFORNIA

COUNTY OF VENTURA

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) SS.
)

On this 26th day of Jan 2007, before me, **Brandy L. McKay**, 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.



Brandy L. McKay
Notary Public

Commission Expires: _____

(SEAL)

July 11, 2010



**Exhibit A
(Legal Description)**

Unit 2, Lot 36, in Block Two in The Townhomes at White Oak Estates Horizontal Property Regime, as recorded in Book 77, page 74, on the 23rd day of November, 1994, as Document No. 94079856, in the Office of the Recorder of Lake County, Indiana, and as amended by Document No. 95004909, and recorded January 27, 1995, and further amended by Document No. 95022888 recorded April 28, 1995, in Plat Book 78, page 29, and further amended by Document No. 95031243 recorded June 2, 1995, and re-recorded as Document No. 95031980 recorded June 7, 1995, as per plat thereof, recorded in Plat Book 76, page 55, and further amended by Document No. 95034168, recorded June 19, 1995, as per plat thereof, recorded in Plat Book 78, page 66, and further amended by Document No. 95042556 recorded July 28, 1995, as per plat thereof, recorded in Plat Book 78, page 85, and as further amended, in the Office of the Recorder of Lake County, Indiana, including an undivided interest in the Limited Common Areas, Common Areas and Facilities.

