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STATE OF INDIANA
LAKE COUNTY
PUBLIC RECORDS

98 APR - 9 AM 9:00

WHEN RECORDED MAIL TO:
Lawyers Title Insurance Corporation
P.O. Box 27567
Richmond VA 23286-8812
CRS—Balloon Mortgage Unit

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4800 ⁰⁵⁹⁷⁵³² 9950

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(Mod. of D.O.T.)
BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

This Document is the property of the borrower!
TWO ORIGINAL BALLOON LOAN MODIFICATIONS MUST BE EXECUTED BY THE BORROWER!
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Balloon Loan Modification ("Modification"), entered into effective as of the first day of March 1998, between CHARLES E. FOSTER and WANDA FOSTER ("Borrower") and TEMPLE-INLAND MORTGAGE CORPORATION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated February 22, 1993, securing the original principal sum of U.S. \$ 100,000.00, and recorded on February 26, 1993, as Document No. 93013050 and re-recorded on August 24, 1993 as Document No. 93055490, in the Real Property Records of Lake County, Indiana, and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property" located at 6235 MORaine AVENUE, HAMMOND, INDIANA 46324, the real property described being set forth as follows:

LOTS 15 AND 16, BLOCK 1, KENWOOD ADDITION TO HAMMOND, AS SHOWN IN PLAT BOOK 10, PAGE 17, IN LAKE COUNTY, INDIANA.

To evidence the election by the Borrower of the Conditional Right to Refinance as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of March 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 93,968.46.

1500
Rm

#024332

~~#019788~~

3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of 7.3750%, beginning March 1, 1998. The Borrower promises to make monthly payments principal and interest of U.S. \$686.80, beginning on the first day of April, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2023 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payment at P. O. Box 40, Austin, Texas 78767 or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever canceled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

This Document is the property of
the Lake County Recorder!

1/30/97 _____ (Seal)
Date CHARLES E. FOSTER --Borrower

1/30/97 _____ (Seal)
Date WANDA FOSTER --Borrower

[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]

STATE OF INDIANA §
COUNTY OF LAKE §



BEFORE ME, the undersigned authority on this day personally appeared, CHARLES E. FOSTER and WANDA FOSTER, and proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the foregoing instrument and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 30th day of January, 1998.



Kathleen M. Gaughan
Notary Public, State of Indiana ILLINOIS
Printed Name: KATHLEEN M GAUGHAN
My commission expires: 12-30-00

TEMPLE-INLAND MORTGAGE CORPORATION

February 23, 1998
Date

By: Mary Rehm
Its: Assistant Vice-President

This Document is the property of
the Lake County Recorder!

[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]

STOP

STATE OF TEXAS §

COUNTY OF TRAVIS §

On 23rd day of February, 1998, before me, Lisa Schaefer, personally appeared MARY REHM, Assistant Vice President of TEMPLE-INLAND MORTGAGE CORPORATION, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person(s) or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature Lisa Schaefer

