

STATE OF INDIANA
LAKE COUNTY
FILED

2000 007460

2000 FEB -2 AM 10:11

NOT RECORDED
RECORDED

THIS SPACE FOR RECORDER'S USE ONLY

FIXED RATE LOAN MODIFICATION AGREEMENT

RECORDING REQUESTED BY
FIRST AMERICAN TITLE INS. CO.

WHEN RECORDED MAIL TO:

FIRST AMERICAN TITLE - LENDERS ADVANTAGE
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

TITLE#: 242313

LOAN #: 4564886



LENDERS ADVANTAGE

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(ADDITIONAL RECORDING FEE APPLIES)

19.00
E.P.
6174071663

25 x 17

When Recorded Mail To:
First American Title Insurance
3 First American Way
Santa Ana, CA 92703
Attn: Cristina Semler

Keyed AS Verified SW

Freddie Mac Loan Number: 597232180
Servicer Loan Number: 4564886

Space above this line for Recorder's use

242313

Document is
BALLOON LOAN MODIFICATION

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

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:
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"), made this 20th day of December, 1999, between Warren A Peterson and Valerie K Peterson ("Borrower") and Fleet Mortgage Corp. fka Fleet Real Estate Funding Corp. whose address is 2210 Enterprise Drive, Florence, SC 29501, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated January 8, 1993, securing the original principal sum of U.S. \$48,500.00, and recorded on January 19, 1993 in Book/Liber or as Instrument 93004008, at page(s) _____ of the Official Records of Lake County, IN; 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 847 Lincoln Street, Hobart, IN 46342, the real property described being set forth as follows:

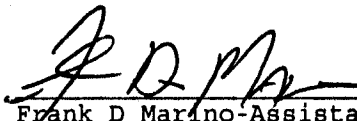
"SEE SCHEDULE A"

To evidence the election by the Borrower of the [Conditional Right to Refinance] [conditional Modification and Extension of Loan Terms] 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 February 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$44,756.54.
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 8.625%, beginning February 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 374.55, beginning on March 1, 2000.

Servicer Loan Number: 4564886

LENDERS NOTARIZATION

 (Seal)
Frank D Marino Assistant Secretary
Fleet Mortgage Corp. fka Fleet Real Estate Funding Corp.




**Document is
NOT OFFICIAL!**

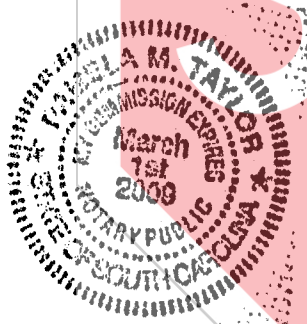
STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

**This Document is the property of
the Lake County Recorder!**

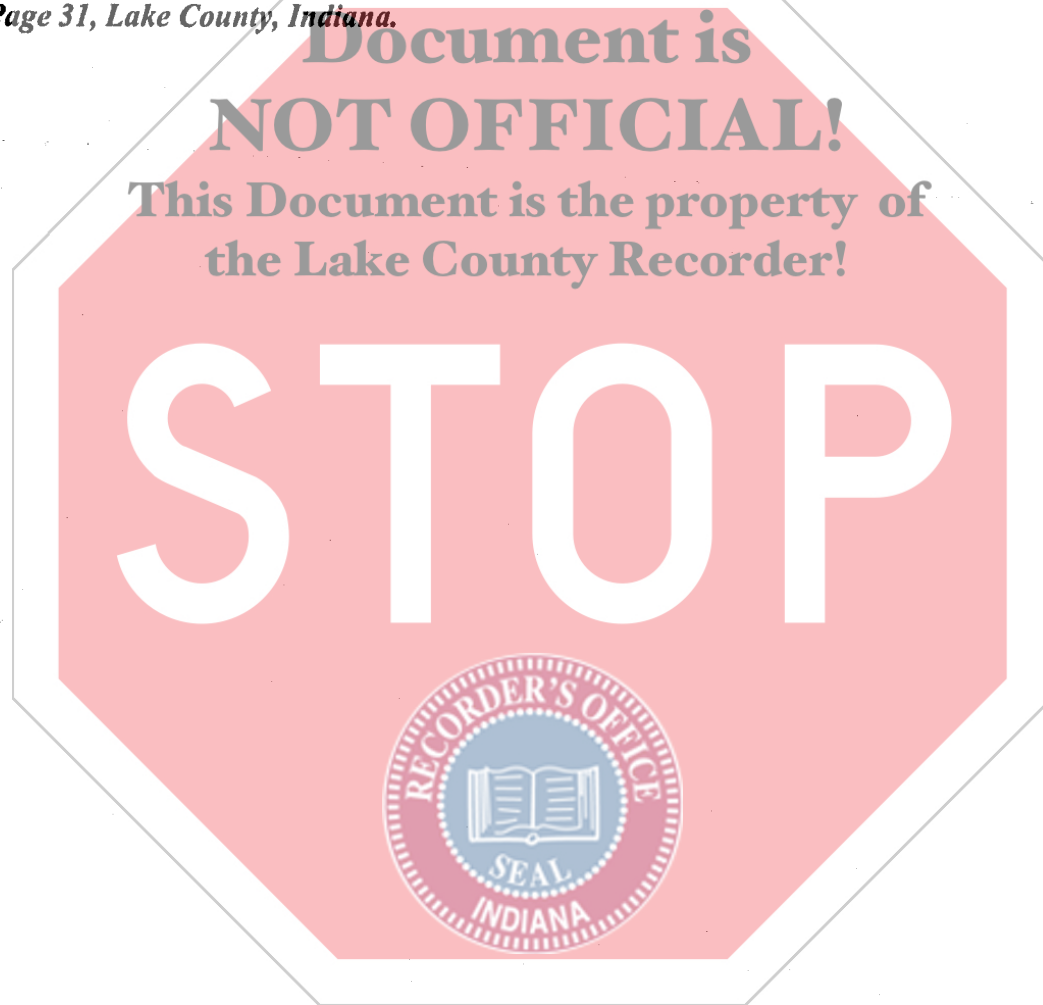
On January 18, 2000, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Frank D Marino as Assistant Secretary of Fleet Mortgage Corp. fka Fleet Real Estate Funding Corp. and he/she acknowledged that the foregoing instrument was executed for the purposes therein expressed.


Notary Public
My Commission Expires: 03-01-09



Schedule "A"

Lot 5 and the South 4 Feet of Lot 4, Frank's Addition, City of Hobart, as shown in Plat Book 8, Page 31, Lake County, Indiana.



Certificate of Preparation

I hereby certify that the within instrument was prepared by me in representation of one of the parties in the within instrument.

This instrument drafted by:

Donna Tarte

2210 Enterprise Drive
Florence, SC 29501

For: Fleet Mortgage Group, Inc.



Donna Tarte
Fleet Mortgage Group, Inc.
Special Loans Department

12-20-99
Date

