

RECORDING REQUESTED BY AND PREPARED BY:

GMAC MORTGAGE

WHEN RECORDED MAIL TO:

When Recorded Mail To:

LandAmerica OneStop  
101 Gateway Centre Pkwy.  
Richmond, Va. 23235  
Moses L. Joyner  
(800) 704-7047 Ext. 6512

Loan Number 306137113

Investor Loan Number 1659312418

2000 015066

**BALLOON LOAN MODIFICATION**

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

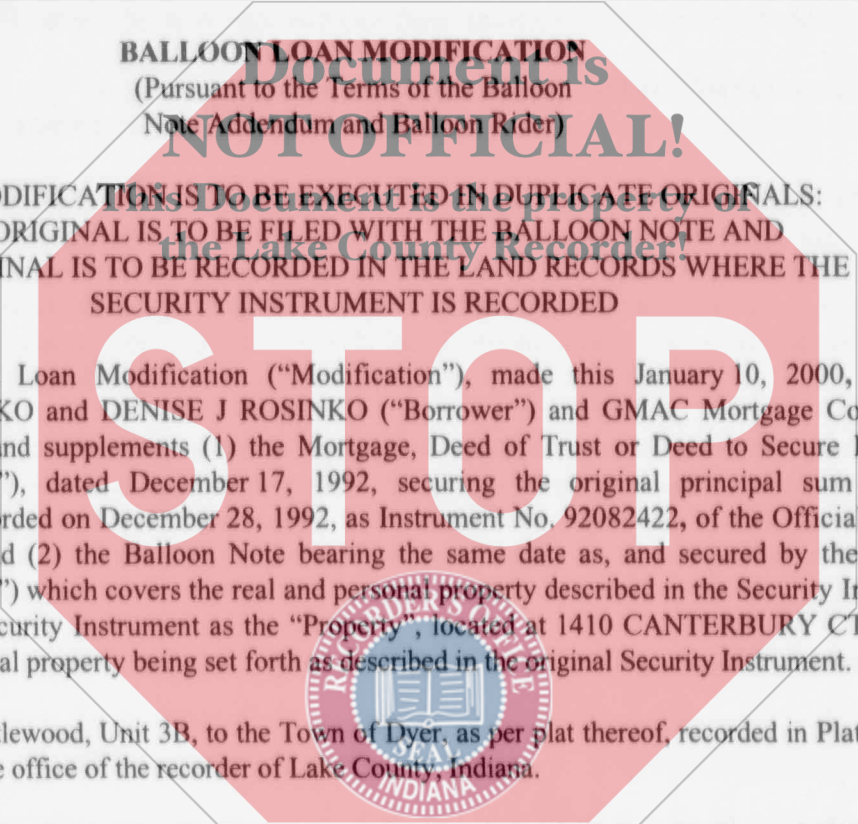
**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:  
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND  
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE  
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), made this January 10, 2000, between RICHARD J ROSINKO and DENISE J ROSINKO ("Borrower") and GMAC Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 17, 1992, securing the original principal sum of U.S. \$125,600.00, and recorded on December 28, 1992, as Instrument No. 92082422, of the Official Records of LAKE County; 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 1410 CANTERBURY CT, DYER, IN 46311-2046, the real property being set forth as described in the original Security Instrument.

Lot 18 in Castlewood, Unit 3B, to the Town of Dyer, as per plat thereof, recorded in Plat Book 65 Page 23, in the office of the recorder of Lake County, Indiana.

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 of the Property.
2. As of January 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$114,733.04.



MOHAMED W. QAYYUM  
RECORDER

2000 JAN -2 PM 10:45

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

15.00  
mm  
001722

**Balloon Loan Modification**  
**Page 2**

**Loan Number 306137113**

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 **8.375%**, beginning January 1, 2000. The Borrower promises to make monthly payments of principal and interest of **U.S. \$938.37**, beginning on **February 1, 2000**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **January 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 payments at **DEPT 8634, GMAC MORTGAGE LOAN PROCESSING, LOS ANGELES, CA 90084-8634** 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 cancelled, null and void, as of the maturity date of the Note.

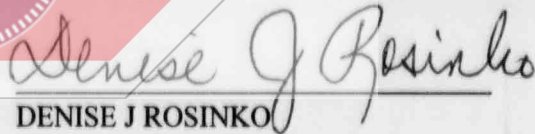
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the 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 by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

**BORROWER**



**RICHARD J ROSINKO**

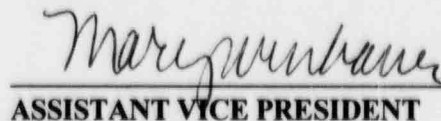


**DENISE J ROSINKO**

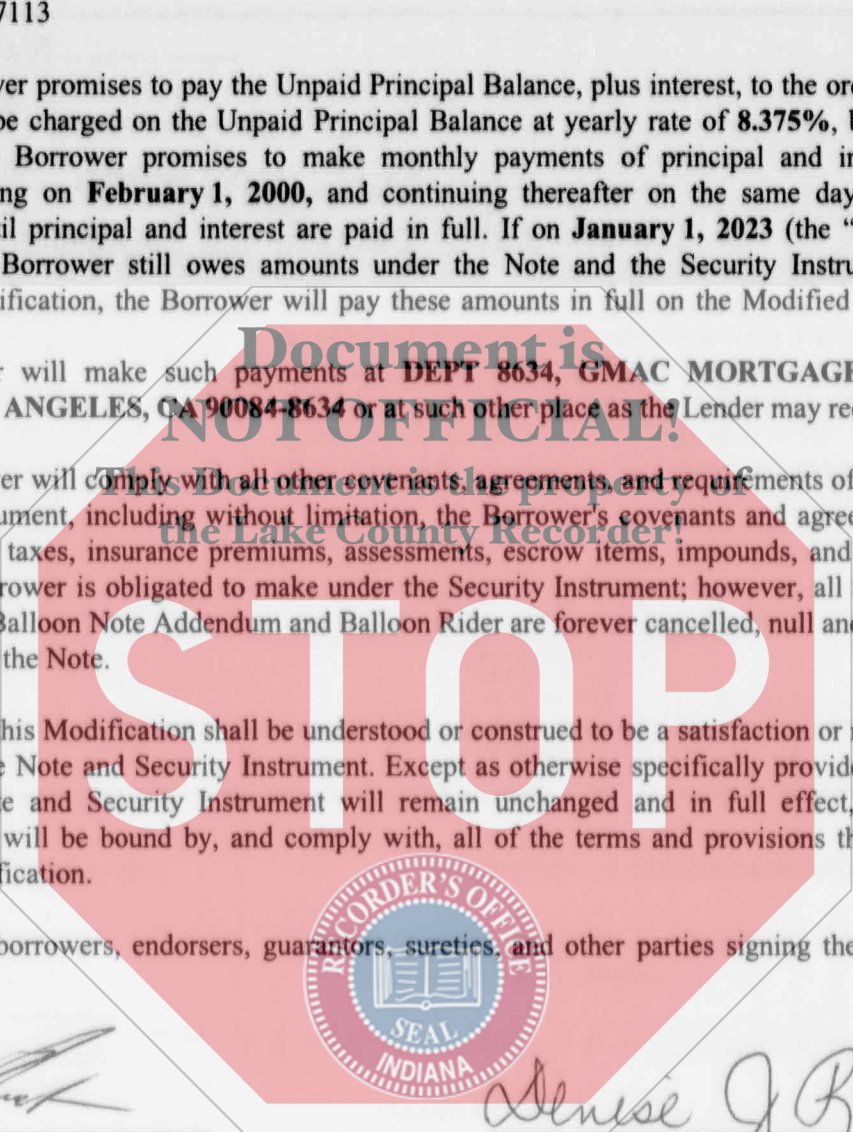
**GMAC Mortgage Corporation**



**VICE PRESIDENT**



**ASSISTANT VICE PRESIDENT**





State of INDIANA

County of LAKE

On 2-4-00 before me, Karen Kirk  
DATE NAME, TITLE OF OFFICER-E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared RICHARD J. & Denise J ROSINKO  
NAME(S) OF SIGNER(S)

(X) 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 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 instrument.

Document is NOT OFFICIAL!  
This Document is the property of the Lake County Recorder!  
WITNESS my hand and official seal.

Karen Kirk  
SIGNATURE OF NOTARY  
KAREN KIRK  
NOTARY PUBLIC, Lake County, Indiana  
My Commission Expires May 11, 2007  
Resident Of Lake County, Indiana

OPTIONAL

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

CAPACITY CLAIMED BY SIGNER

- ( ) INDIVIDUAL
- ( ) CORPORATE OFFICER
- \_\_\_\_\_ TITLE(S)
- ( ) PARTNER(S) ( ) LIMITED ( ) GENERAL
- ( ) ATTORNEY-IN-FACT
- ( ) TRUSTEE(S)
- ( ) GUARDIAN/CONSERVATOR
- ( ) OTHER: \_\_\_\_\_

DESCRIPTION OF ATTACHED DOCUMENT



\_\_\_\_\_ TITLE OR TYPE OF DOCUMENT

\_\_\_\_\_ NUMBER OF PAGES

\_\_\_\_\_ DATE OF DOCUMENT

SIGNER IS REPRESENTING:  
NAME OF PERSON(S) OR ENTITY(IES)

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ SIGNER(S) OTHER THAN NAMED ABOVE

**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

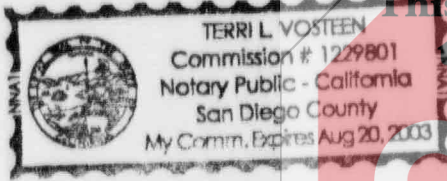
State of California

County of San Diego

On February 4, 2000 before me, Terri L. Vosteen, Notary Public  
DATE NAME, TITLE OF OFFICER-E.G., "JANE DOE, NOTARY PUBLIC"

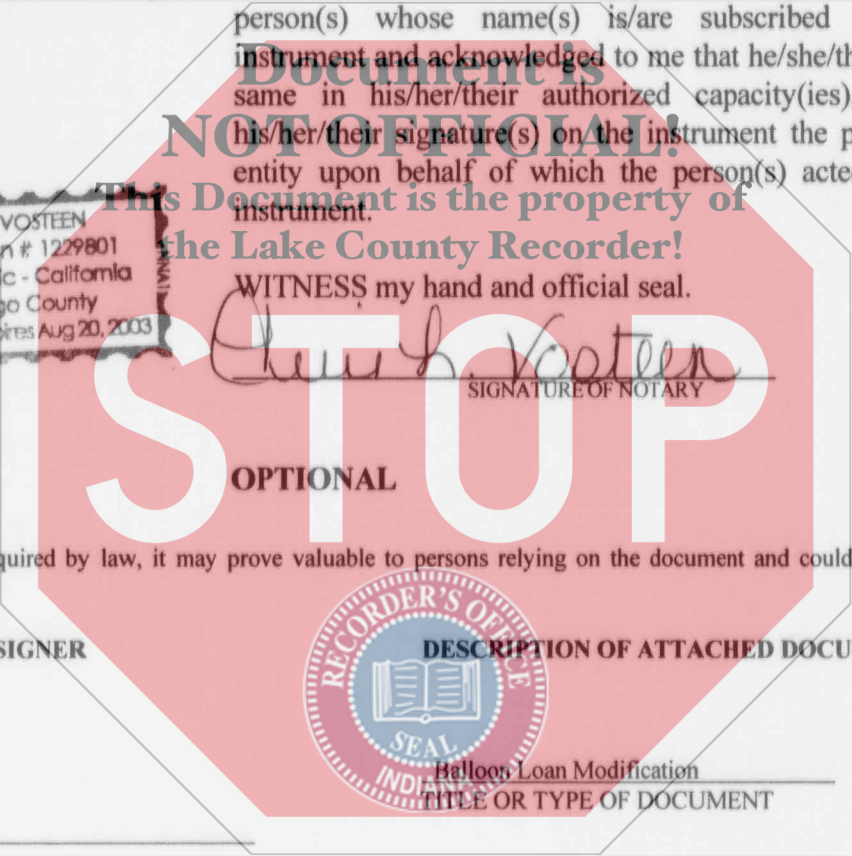
Personally appeared Kathy Fox and Mary Winbauer,  
NAME(S) OF SIGNER(S)

(X) 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 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 instrument.



WITNESS my hand and official seal.

Terri L. Vosteen  
SIGNATURE OF NOTARY



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**CAPACITY CLAIMED BY SIGNER**

- ( ) INDIVIDUAL
- (X) CORPORATE OFFICER

**DESCRIPTION OF ATTACHED DOCUMENT**

Balloon Loan Modification  
TITLE OR TYPE OF DOCUMENT

V. P. & A.V.P.  
TITLE(S)

- ( ) PARTNER(S) ( ) LIMITED ( ) GENERAL
- ( ) ATTORNEY-IN-FACT
- ( ) TRUSTEE(S)
- ( ) GUARDIAN/CONSERVATOR
- ( ) OTHER: \_\_\_\_\_

\_\_\_\_\_  
NUMBER OF PAGES

\_\_\_\_\_  
DATE OF DOCUMENT

**SIGNER IS REPRESENTING:**  
NAME OF PERSON(S) OR ENTITY(IES)

GMAC Mortgage Corporation

\_\_\_\_\_  
SIGNER(S) OTHER THAN NAMED ABOVE