

FILED

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2000 JUN 26 PM 2:17

MONROE W. CARTER
RECORDER

After Recording Return To:
First American Title Insurance Company
[Company Name]
Attn: Loan Mod. Department
[Name of Natural Person]
3 First American Way
[Street Address]
Santa Ana, California 92707
[City, State, Zip]

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Freddie Mac Loan Number: 0681245980
Servicer Loan Number: 3615556
29217-01

BALLOON LOAN MODIFICATION
(Pursuant to the Terms or the Balloon Note Addendum and Balloon Rider)

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 1st day of June, 2000, between Qutbuddin Udaipurwala and Masooma Udaipurwala, husband and wife ("Borrower") and Wells Fargo Home Mortgage, Inc.

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated May 24th, 1995, securing the original principal sum of U.S. \$ 90,000.00, and recorded in Book or Liber N/A, at Page(s) N/A, Instrument No. 95-030489, of the Official [Name of Records] Records of Lake County, Indiana [County and State, or other jurisdiction]; 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: 7831 Mount Drive, Schererville, Indiana 46375

[Property Address]

20.00
em
91005364

Loan No.: 3615556

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Document is

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 the contrary contained in the Note or Security Instrument)

1. The Borrower is the owner and occupant of the Property.
2. As of June 1st, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 82,759.94
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 a yearly rate of 8.750%, beginning June 1st, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 680.41, beginning on the 1st day of July, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1st, 2025 (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 Wells Fargo Home Mortgage, Inc., 1 Home Campus, Des Moines, Iowa 50328-0001 or at such other place as the Lender may require.

4. The Borrower will comply with all of the 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.

Loan No.: 3615556

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

LENDER: Wells Fargo Home Mortgage, Inc.

By: Deborah A. Davis (Seal) Qutbuddin Udaipurwala (Seal)
Deborah A. Davis Qutbuddin Udaipurwala -Borrower

Its: Assistant Vice President (Seal) Masooma Udaipurwala (Seal)
Masooma Udaipurwala -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[See Attached Acknowledgment(s)]

BORROWER ACKNOWLEDGMENT

State of Indiana §

County of Lake §

The foregoing instrument was acknowledged before me June 1, 2000 [date],
by Qutbuddin Udaipurwala and Masoona Udaipurwala
[name of person acknowledged]

(Seal)

Tara Gene Klahn
TARA GENE KLAHN
Notary Public, State of Indiana

My Commission Expires: TARA GENE KLAHN
NOTARY PUBLIC, Lake County, Indiana
My Commission Expires March 29, 2008
Resident of Lake County, Indiana

LENDER ACKNOWLEDGMENT

State of NORTH CAROLINA §

County of MECKLENBURG §

The foregoing instrument was acknowledged before me this JUNE 1ST, 2000 [date],
by Deborah A. Davis, Assistant Vice President,
[name of officer or agent, title of officer or agent] of Wells Fargo Home Mortgage, Inc.

on behalf of said entity,

(Seal)



Linda A. Judson
LINDA A. JUDSON
Notary Public, State of North Carolina

My Commission Expires:

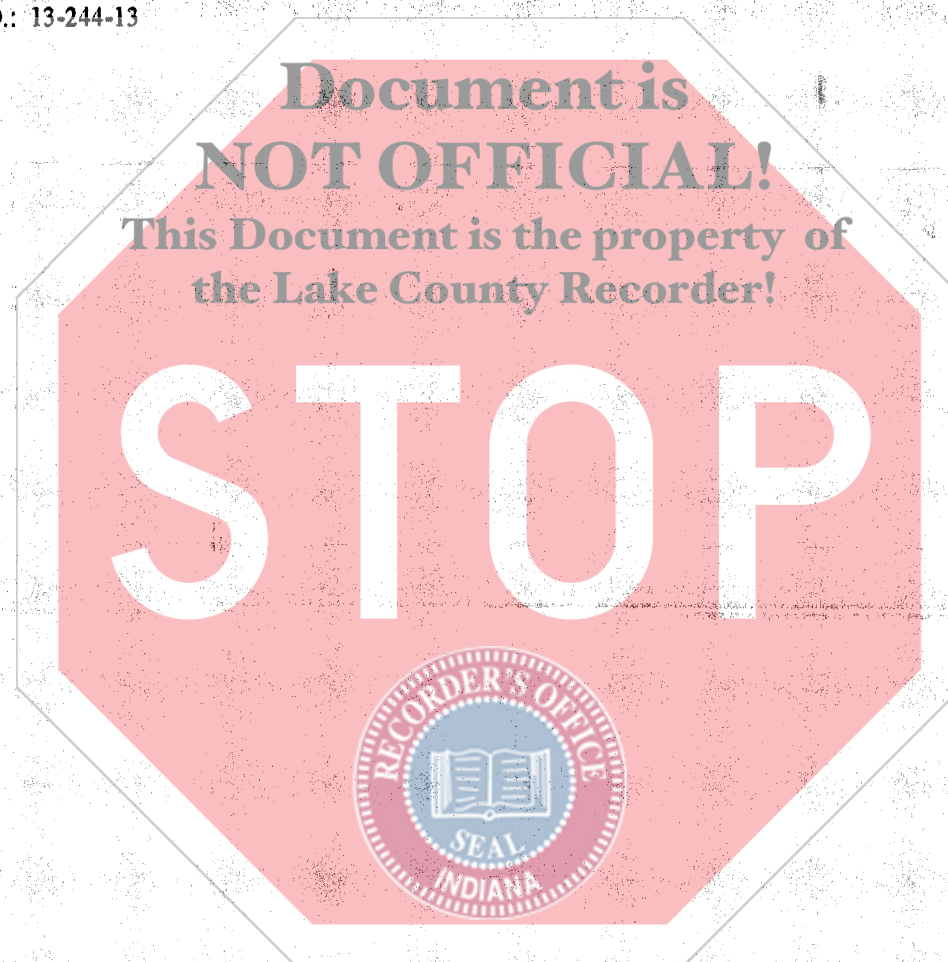
This Instrument Was Prepared By:
RUTH RUHL, P.C.
2305 Ridge Road, Suite 106
Rockwall, TX 75087

Loan No.: 3615556

EXHIBIT "A"

LOT 13 IN C. GORLEY'S ROLLING HILLS ESTATES, UNIT NO. 2, AS PER PLAT THEREOF, RECORDED
AUGUST 10, 1962 IN PLAT BOOK 35 PAGE 53, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,
INDIANA.

TAX ID NO.: 13-244-13



**Document is
NOT OFFICIAL!
Certificate of Preparation
This Document is the property of
the Lake County Recorder!**

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

First American Title Insurance Company

Loan Modification Dept.
3 First American Way
Santa Ana, CA 92707



Aila R. Zaragoza
Title Assistant



TITLE #: 292179
LOAN #: 3615556
TYPE: MODIFICATION