











STATE OF INDIANA, LAKE

County ss:

On this 28th day of July, 2000, before me, the undersigned,  
a Notary Public in and for said county, personally appeared ROBERT P. ZERBY, JANET M. ZERBY

, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

My Commission expires: 9-20-06

JENNIFER C. BERG, Notary Public  
My commission expires September 20, 2006  
Resident of Lake County, Indiana

*Jennifer Berg*  
Notary Public

This instrument was prepared by

Douglas R. Kvachkoff  
This Document is the property of  
the Lake County Recorder!





WHEN RECORDED MAIL TO:  
BWM MORTGAGE, LLC  
10425 W. NORTH AV. STE. 246  
WAUWATOSA, WISCONSIN 53226

[Space Above This Line For Recording Data]

### BALLOON PAYMENT RIDER

Borrower's Name: ROBERT P. ZERBY, JANET M. ZERBY

Property Address: 9803 W. 136TH PL., CEDAR LAKE, INDIANA 46303

Loan Number: 3606

THE TERMS OF THE LOAN CONTAIN PROVISIONS WHICH WILL REQUIRE A BALLOON PAYMENT AT MATURITY.



THE AMORTIZATION OF PRINCIPAL AND INTEREST IS BASED ON A THIRTY YEAR FACTOR AND WOULD AMORTIZE THE PRINCIPAL LOAN ON A 30 YEAR SCHEDULE, BUT SINCE THE FULL BALANCE IS PAYABLE IN 180 MONTHS, A BALLOON PAYMENT OF 47,999.68 WILL BE REQUIRED ON AUGUST 2, 2015

This loan is payable in full at the end of 15 years. You must repay the entire principal balance of the loan and the unpaid interest then due. The lender is under no obligation to refinance the loan at that time. You will therefore be required to make payment out of other assets you may own, or you will have to find a lender willing to lend you the money at the prevailing market rate, which may be considerably higher or lower than the rate on this loan.

If you refinance this loan at maturity, you may have to pay some or all closing costs normally associated with a new loan, even if you obtain refinancing from the same lender.

I/We hereby acknowledge receipt of the above notice relating to the balloon payment provision of this loan, which have also been explained to me/us.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

 _____ -Borrower ROBERT P. ZERBY	<u>7-28-2000</u> _____ Date	 _____ -Borrower JANET M. ZERBY	<u>7-28-2000</u> _____ Date
_____ -Borrower	_____ Date	_____ -Borrower	_____ Date
_____ -Borrower	_____ Date	_____ -Borrower	_____ Date

BALLOON PAYMENT RIDER  
Document Systems, Inc. (800) 649-1303