

4

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

When Recorded Return  
To HomeSide Lending, Inc.  
7255 Baymeadows Way  
Jacksonville, Florida 32256  
Special Loans Dept. (HZ3-SL)

2000 056744

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MORRIS W. GANTER  
RECORDER

BOMC 0000987603  
HSL # 18127876

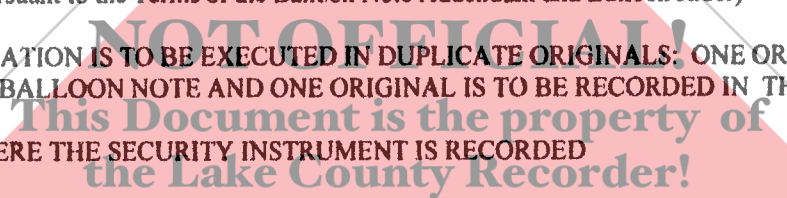
US Recordings, Inc.  
2925 Country Drive Ste 201  
St. Paul, MN 55117

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ORIGINAL  
BALLOON LOAN MODIFICATION 5642311  
(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

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

WHERE THE SECURITY INSTRUMENT IS RECORDED

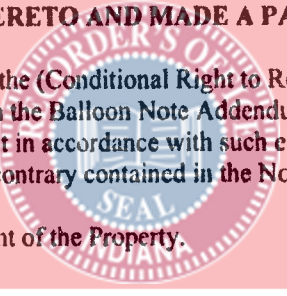


This Balloon Loan Modification ("Modification"), made on DECEMBER 20, 1999 between W. B. MEACHAM JR. AND PAMELA D. MEACHAM ("Borrower"), and HomeSide Lending, Inc., ("Lender"), its successors and/or assigns, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), Dated DECEMBER 18, 1992, securing the original principal sum of U.S. \$ 46,000.00 as INSTRUMENT NUMBER 92-083617 RECORDED ON DECEMBER 31, 1992 in the Official 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 13612 CEDAR STREET, CEDAR LAKE, INDIANA 46303, the real property described being set forth as follows:

**LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.**

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.



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10:00

AM

2. As of January 1, 2000 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 42,052.25.

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 January 1, 2000. The Borrower promises to make monthly payments principal and interest of U.S. \$ 350.86, beginning on the 1st day of February 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 HomeSide Lending, Inc. 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 by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

*W.B. Meacham*  
W.B. Meacham-- Borrower  
SS# 304-38-9885

*Pamela D. Meacham*  
Pamela D. Meacham-- Borrower  
SS# 303 56 6773

STATE OF: Indiana

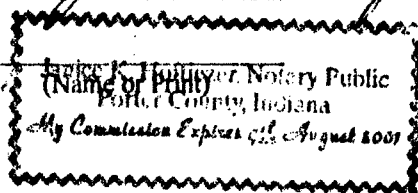
COUNTY OF: Lake

On 31 Dec 1999 before me, a Notary Public in and for said State, the undersigned personally appeared W.B. Meacham & Pamela D. Meacham personally know to me (or provided 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.

Signature *Janice K. Haftager*

Name



HomeSide Lending, Inc.  
7255 Baymeadows Way  
Jacksonville, Florida 32256

*[Handwritten Signature]*

*[Handwritten Signature: D. Keene]*

Witness: *Anna Nielson*

*D. Keene* (Assistant Vice President)

Witness: *John G. [unclear]*  
*Juan G. [unclear]*

*Robyn Watson*  
Robyn Watson (Assistant Secretary)

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

STATE OF: FLORIDA }  
COUNTY OF: DUVAL }

I hereby certify that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared **D. Keene and Robyn Watson**, to me known as Assistant Vice President and Assistant Secretary, respectively, of HomeSide Lending, Inc., and severally acknowledged before me that they executed the same as such officers in the same and on behalf of said corporation.

Witness my hand and official seal in the County and State last aforesaid this *13<sup>th</sup>* day of *July*, *2000*

*[Handwritten Signature: J.A. Shrewberry]*  
Notary Public



My Commission expires:

Prepared by: Eric Holt, HomeSide Lending, Inc.  
7255 Baymeadows Way, Jacksonville, Florida 32256

(Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction)

MULTISTATE BALLOON LOAN MODIFICATION - Single Family - Freddie Mac UNIFORM INSTRUMENT

FORM 3293 (3/97)

HomeSide Lending, Inc.  
7255 Baymeadows Way  
Jacksonville, Florida 32256

*[Signature]*

*[Signature]*

Witness: *Anna Nielson*

*D. Keene*  
D. Keene (Assistant Vice President)

Witness: *[Signature]*  
*Juan G. Jimenez*

*[Signature]*  
Robyn Watson (Assistant Secretary)

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Witness my hand and official seal in the County and State last aforesaid this 13<sup>th</sup> day of July, 2000

*[Signature]*  
Notary Public  
NOTARY PUBLIC - STATE OF FLORIDA  
JO A. SHREVEPERITY  
COMMISSION # 0078019  
EXPIRES 10/18/2001  
BONDED THRU ASA 1-888-NOTARY

Prepared by: Eric Holt, HomeSide Lending, Inc.  
7255 Baymeadows Way, Jacksonville, Florida 32256

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MULTISTATE BALLOON LOAN MODIFICATION - Single Family - Freddie Mac UNIFORM INSTRUMENT

FORM 3293 (3/97)



**LEGAL DESCRIPTION**

**LOT 4, BLOCK 7, AND PART OF OUTLOT "C" DESCRIBED AS FOLLOWS: COMMENCING 25 FEET NORTHWESTERLY OF THE MOST SOUTHERLY CORNER OF LOT 4, RUNNING THENCE NORTHERLY ALONG THE WESTERLY LINE OF LOT 4, 50 FEET; THENCE WESTERLY PARALLEL WITH THE SOUTHERLY LINE OF SAID LOT 4 EXTENDED TO THE SHORE OF CEDAR LAKE; THENCE SOUTHERLY ALONG SAID SHORE TO A POINT 25 FEET NORTHERLY OF SAID LOT 4'S SOUTHERLY LINE EXTENDED; THENCE EASTERLY PARALLEL WITH SAID LINE, TO THE PLACE OF BEGINNING, ALL IN WOODLAND SHORES ADDITION TO CEDAR LAKE, AS SHOWN IN PLAT BOOK 27, PAGE 95, IN LAKE COUNTY, INDIANA.**

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the Lake County Recorder!**

**STOP**



**U05642311-01**

MORTGAGE MODIFIC

US Recordings

