

INV. ACCT# 775315826

CHL# 3974832

When recorded please return to:

450 American Street

Simi Valley, CA 93065

Mail Stop SV3-83

Attn: Greg Schiermeyer

Prepared: May 24, 2000

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2000 064673

2000 SEP -6 AM 11:07

MORRIS W. CARTER  
RECORDER

355587

(Space Above This Line for Recording Data)

### BALLOON LOAN MODIFICATION

(Pursuant to the Terms of 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 July 1, 2000, between DUSAN ZUBIC and MARTA ZUBIC ("Borrower") and Countrywide Funding Corporation DBA Countrywide Home Loans, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated June 23, 1995, securing the original principal sum of U.S. \$64,000.00, and recorded as DOCUMENT 95037122 on JULY 3, 1995, of the Official Records, in the County of LAKE, State of 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 927 RIVER ROAD, MUNSTER, INDIANA 46321, the real property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION

To evidence the election by the Borrower of the Conditional Right to Refinance 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 of the Property.
2. As of July 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$56,866.91.
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 the yearly rate of 9.0000%, beginning July 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$477.23, beginning on the 1st day of August 1, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 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 Post Office Box 660694, Plano, TX 75024, or at such other place as the Lender may require.

First American Title Insurance Co  
3 First American Way  
Santa Ana, CA 92701

RAM  
6174097500  
2000

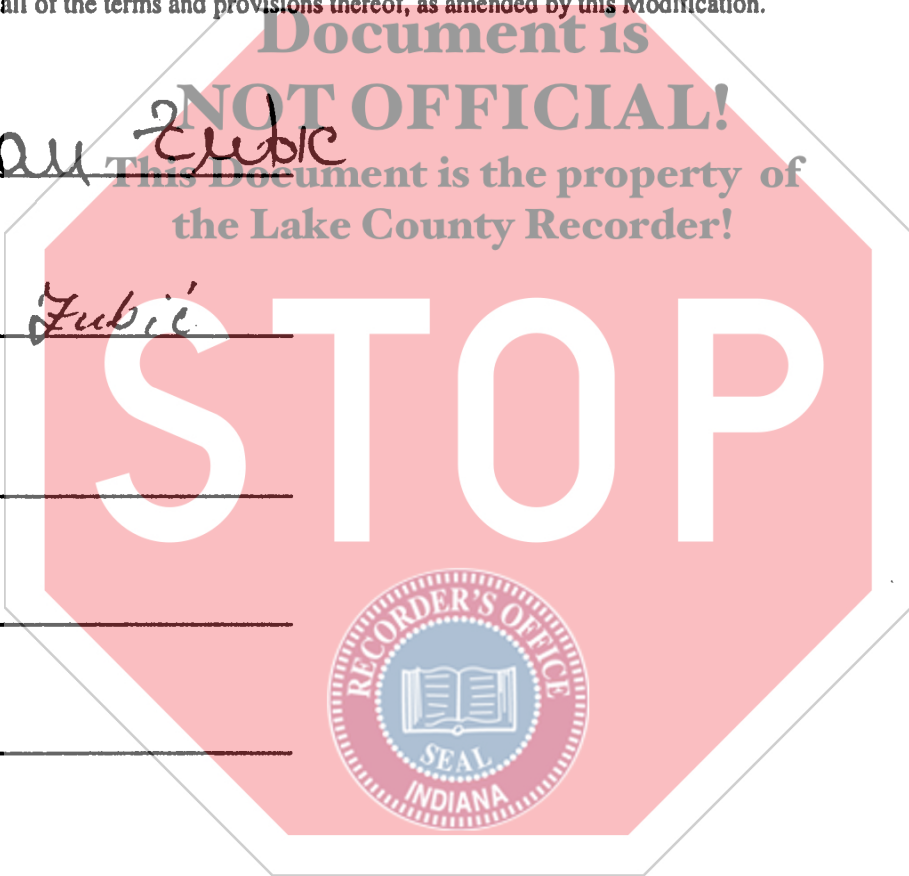
INV. ACCT# 775315826  
CHL# 3974832

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.

*Dusan Zubic*  
DUSAN ZUBIC

*Marta Zubic*  
MARTA ZUBIC



INV. ACCT# 775315826  
CHL# 3974832

STATE OF ILLINOIS  
COUNTY OF COOK  
On this 15<sup>th</sup> day of JUNE, 2000, before me appeared

DUSAN ZUBIC AND MARTA ZUBIC  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Print Borrowers' Names(s) as typed above)

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

My commission expires: 11/22/2002

*Ivo Miletich*  
Notary Public

"OFFICIAL SEAL"  
IVO MILETICH  
Notary Public, State of Illinois  
My Commission Exp. 11/27/2002

Ivo Miletich, 618 Exchange Avenue  
Calumet City, Illinois 60409-3903



Lender does not, by its execution hereof, waive any right it may have against any person not a party hereto.

Accepted by Lender:

Countrywide Funding Corporation DBA Countrywide Home Loans, Inc.

By: Tania Frey  
Tania Frey, Vice President



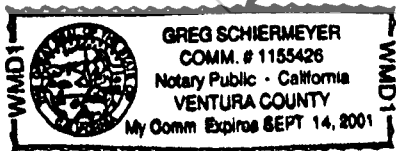
State of California  
County of Ventura

On this 18th day of July, 2000, before me personally appeared Tania Frey, Vice President of Countrywide Home Loans, Inc., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature Greg Schiermeyer My commission expires SEPT-14-2001

Notary Public



INV. ACCT# 775315826  
CHL# 3974832

**LEGAL DESCRIPTION**

**LOT 4, LAWRENCE MONALDI'S EIGHTH ADDITION TO MUNSTER, AS SHOWN IN PLAT BOOK  
31, PAGE 29, IN LAKE COUNTY, INDIANA. A/P/N 18-28-0167-0004**

