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LAKE COUNTY  
FILED FOR RECORD

2003 079014

2003 JUL 08 11:30 AM

MONITOR RECORDS

**PREPARED BY:**  
Firm Solutions, LLC  
9119 Corporate Lake Drive, Suite 300  
Tampa, Florida 33634  
ATTN: Kim Poirier  
Loan Number: 3518800  
File Number: M03005345  
Freddie Mac Loan Number: 883372916

**WHEN RECORDED RETURN TO:**  
First American National Default  
3355 Michelson Dr.  
Suite 250  
Irvine, California 92612  
Attn: Modification Dept.  
Order Number: 1481885

BMPg

**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, 2003, between JOHN J. STOFKO, and LINDA R. STOFKO, 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 June 24, 1996, securing the original principal sum of U.S. One hundred and Fifty thousand and 00/100 Dollars (\$150,000.00), and recorded in Instrument No. 96044535, of the Official Records of Lake County, IN, 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: 5660 CHASE STREET, MERRILLVILLE, IN 46410 the real property and is described as follows:

LOTS 1 AND 2 IN CHARLESWOOD, UNIT ONE, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT-BOOK 40 PAGE 151, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX ID NO.: 081504510001

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 and occupant of the Property.
2. As of July 1, 2003, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$138,421.52.
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 5.875%, beginning July 1, 2003. The Borrower promises to make monthly payments of principal and interest of U.S. \$915.51,

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91547584  
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beginning on August 1, 2003, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2026, (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.

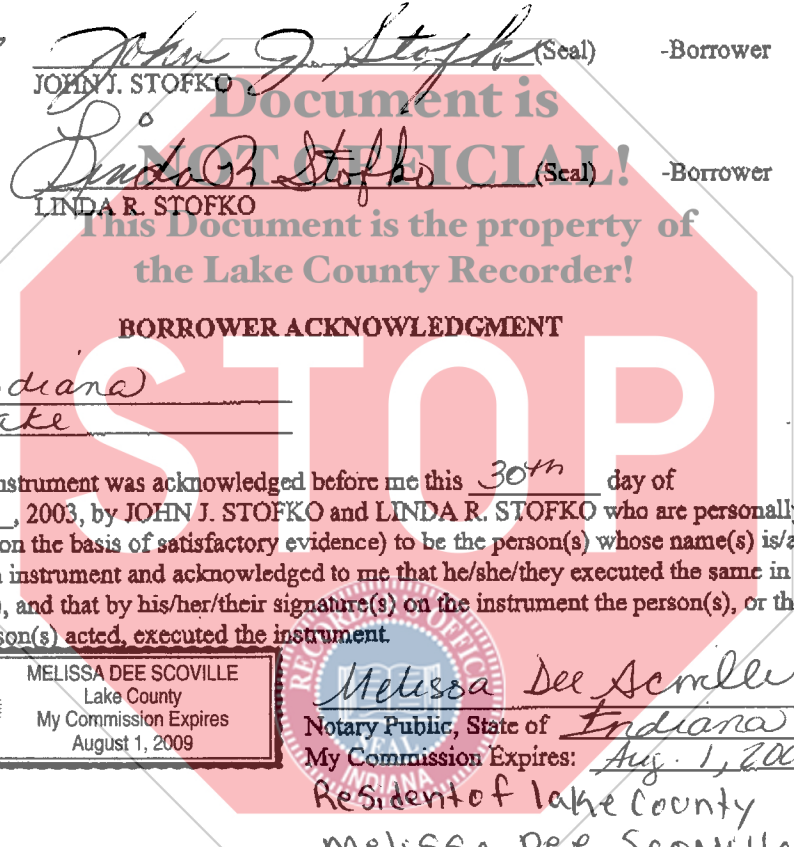
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments 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 and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.)

6/30/03 (Date) John J. Stofko (Seal) -Borrower  
JOHN J. STOFKO

6/30/03 (Date) Linda R. Stofko (Seal) -Borrower  
LINDA R. STOFKO



State of Indiana  
County of Lake

The foregoing instrument was acknowledged before me this 30th day of June, 2003, by JOHN J. STOFKO and LINDA R. STOFKO who are personally known 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.

(Seal)

Melissa Dee Scoville  
Notary Public, State of Indiana  
My Commission Expires: Aug. 1, 2009  
Resident of Lake County  
Melissa Dee Scoville

Lender does not, by its execution hereof, waive any right it may have against any person not a party hereto.  
Lender Name: Wells Fargo Home Mortgage, Inc.  
By: Jane E. Hooper, Vice President Loan Documentation

Signature: Jane E. Hooper  
Jane E. Hooper

**LENDER ACKNOWLEDGMENT**

State: South Carolina §  
County: York §

The foregoing instrument was acknowledged before me this 3 day of July, 2003, by Jane E. Hooper, Vice President Loan Documentation of Wells Fargo Home Mortgage, Inc., who is personally known to me.

(Seal)

John S. Grantham  
Notary Public, State: South Carolina  
My Commission Expires: 9/25/12  
John S. Grantham

