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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 003758

2005 JAN 19 PM 1:53

MICHAEL J. ...
RECORDER

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20483679

When Recorded Return To:
Prepared By:
Chase Manhattan Mortgage Corporation
3415 Vision Drive
Columbus, OH 43219-6009
Attn: Balloon Department: AB

CMMC #4800017280

Prepared By: April Billue
April Billue, Balloon Loan Representative

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: 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"), made this 13th day of December 2004, between Carmen D. Primm, An Unmarried Woman ("Borrower"), and JPMorgan Chase Bank, N.A. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated November 30, 1999, securing the original principal sum of U.S. \$19,950.00, and recorded on December 20, 1999, in Document No. 99105882, 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 7520 Morton Street, Merrillville, Indiana 46410, the real property described being set forth as follows:

LOT 107 IN CRESCENT LAKE UNIT #2, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED DECEMBER 11, 1979 IN PLAT BOOK 51 PAGE 77, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel #081504970046



8/16/0220
16-
AB

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 **December 1, 2004**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$12,523.44**.
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 **6.00%**, beginning **December 1, 2004**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$ 80.69** beginning on the **1st** day of **January 2005**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **December 1, 2029**, (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 3415 Vision Drive, Columbus, Ohio 43219-6009 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 will 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]

Valerie J. Broadnax
(WITNESS SIGNATURE)

Valerie J. Broadnax
Witness Name (Printed/Typed)

Renee A. Long
(WITNESS SIGNATURE)

Renee A. Long
Witness Name (Printed/Typed)

Carmen D. Primm
Carmen D. Primm
-BORROWER



(SEAL)
-BORROWER

-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

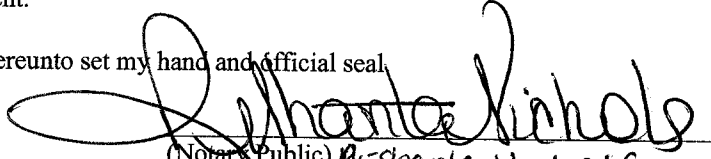
(Individual Acknowledgment)

State of Indiana
County of Lake ss:

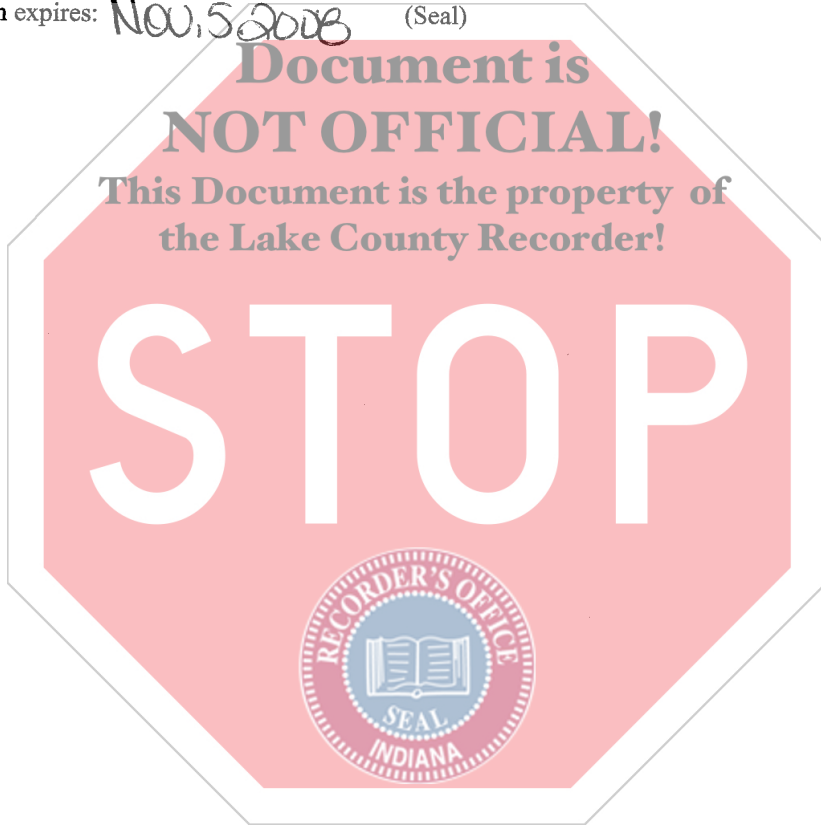
On this the 11th day of December, 2004, before me a Notary Public, personally appeared Carmen D. Primm

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/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.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.


(Notary Public) Reshanta Nichols
County of Residence: Lake

My Commission expires: Nov. 5, 2008 (Seal)



JPMorgan Chase Bank, N.A.

By:

James Christman
James Christman, Assistant Vice President

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State of Ohio }
 }
County of Franklin }

This instrument was acknowledged before me this 28th day of December 2004, by Assistant Vice President, James Christman of JPMorgan Chase Bank, N.A., on behalf of same.

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

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.

April L. Billue
Notary Public

WHEN RECORDED RETURN TO:
Old Republic Title
Attn: Post Closing-Recording
320 Springside Dr.
Suite 320
Akron, OH 44333



April L. Billue
Notary Public - State of Ohio
My Commission Expires
April 5, 2009

