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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 004293

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CAROLYN J. POLLARD
ACTING RECORDER

PREPARED/DRAFTED BY:

Firm Solutions, LLC
9119 Corporate Lake Drive, Suite 300
Tampa, Florida 33634
ATTN: Christina Drummond
Loan Number: 5849536
File Number: M07062627
Freddie Mac Loan Number: 0355417383

When recorded mail to: BMPG

Equity Loan Services, Inc.
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44114
Attn: National Recordings 1120

3907046

1395341

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 January 1, 2008, between JAMES M. EDWARDS, and LINDA E. EDWARDS, HUSBAND AND WIFE ("Borrower"), and WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated December 12, 2000, securing the original principal sum of U.S. One hundred and Forty Seven thousand, Four hundred and Sixty Eight and 00/100 Dollars (\$147,468.00), and recorded on December 14, 2000 in at Instrument No. 2000090443, 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: 2913 W. 84TH PLACE, MERRILLVILLE, IN 46410 the real property and is described as follows:

LOT 57 IN BURNSIDE'S CHAPEL HILL FARMS, PHASE 2-A, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 79, PAGE 11, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

BEING THE SAME PROPERTY CONVEYED TO JAMES M. EDWARDS, and LINDA E. EDWARDS, HUSBAND AND WIFE BY DEED DATED 12/14/2000 AND RECORDED IN DEED BOOK _____, PAGE _____, IN Lake County, IN.

↳ Document # 2000-090442

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 January 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$135,948.94.

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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 6.625%, beginning January 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$960.78, beginning on February 1, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2031, (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 Bank, N.A., 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.)

11-26-09 (Date) James M Edwards (Seal) -Borrower
JAMES M. EDWARDS

11-26-09 (Date) Linda E Edwards (Seal) -Borrower
LINDA E. EDWARDS

State of INDIANA
County of PORTER

The foregoing instrument was acknowledged before me this 26th day of NOVEMBER, 2009, by JAMES M. EDWARDS and LINDA E. EDWARDS 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)

Katherine Edwards
Notary Print Name: KATHERINE EDWARDS
Notary Public, State of INDIANA
My Commission Expires: 1/17/2016
NOTARY SEAL MUST BE COMPLETELY LEGIBLE.
Notary's County of Residence: LAKE

LENDER SIGNATURE

Lender does not, by its execution hereof, waive any right it may have against any person not a party hereto.
Lender Name: WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC.

By: Jane E. Hooper, Vice President Loan Documentation

Signature: Jane E Hooper

LENDER ACKNOWLEDGMENT

State: South Carolina §
County: York §

The foregoing instrument was acknowledged before me this 7th day of December, 2009, by Jane E. Hooper, Vice President Loan Documentation of WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC., who is personally known to me.

(Seal)

Amalia Nix
Notary Print Name: Amalia Nix
Notary Public, State of South Carolina
My Commission Expires: 10-17-18
NOTARY SEAL MUST BE COMPLETELY LEGIBLE.

