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STATE OF INDIANA  
LAKE COUNTY  
FILE FOR RECORD

2010 010916

2010 MAR -1 AM 8:32

MIL  
RECORDED

[Space Above This Line For Recording Data]

Original Recorded Date: MARCH 10, 2003      Freddie Mac Loan No. 851565581  
 Original Principal Amount: \$ 176,000.00      Loan No. 7810291765  
 When Recorded Mail To:  
 FIRST AMERICAN TITLE  
 P.O. BOX 27670  
 SANTA ANA, CA 92799-7670  
 ATTN: LMTS

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**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 the 6TH day of JANUARY, 2010, between JOHN HETLING, SINGLE MAN

("Borrower") and U.S. BANK, NA ("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated FEBRUARY 28, 2003, securing the original principal sum of U.S. \$ 176,000.00, and recorded in Instrument No. 2003-024989 of the Official Records of LAKE COUNTY, INDIANA

[Name of Records] [County and State, or other jurisdiction] 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: 2985 HILLCREST DRIVE, DYER, INDIANA 46311

[Property Address]

MULTISTATE BALLOON LOAN MODIFICATION - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 3293 1/01 (page 1 of 4) INDIANA

When recorded mail to: #5794389  
 First American Title  
 Loss Mitigation Title Services 12106.8  
 P.O. Box 27670  
 Santa Ana, CA 92799  
 RE: HETLING - BMPG+



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the real property described being set forth as follows:

**LOT 8 IN AUTUMN CHASE PHASE ONE, IN THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 76 PAGE 78, AND AMENDED BY "CERTIFICATE OF CORRECTION" RECORDED OCTOBER 19, 1994 AS DOCUMENT NO. 94071883, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.**

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 **MARCH 1, 2010**, the amount payable under the note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **155,468.17**.
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 **5.500 %**, beginning **MARCH 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **993.89**, beginning on the **1ST** day of **APRIL, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 01, 2033**, (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 **4801 FREDERICA STREET**, **OWENSBORO, KENTUCKY 42301** 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.

7810291765

To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.

U.S. BANK, NA

*Kerensa Pate* \_\_\_\_\_ (Seal)  
Name: KERENSA PATE - Lender

Its: ASSISTANT VICE PRESIDENT

*J. Hetling* \_\_\_\_\_ (Seal)  
JOHN HETLING - Borrower

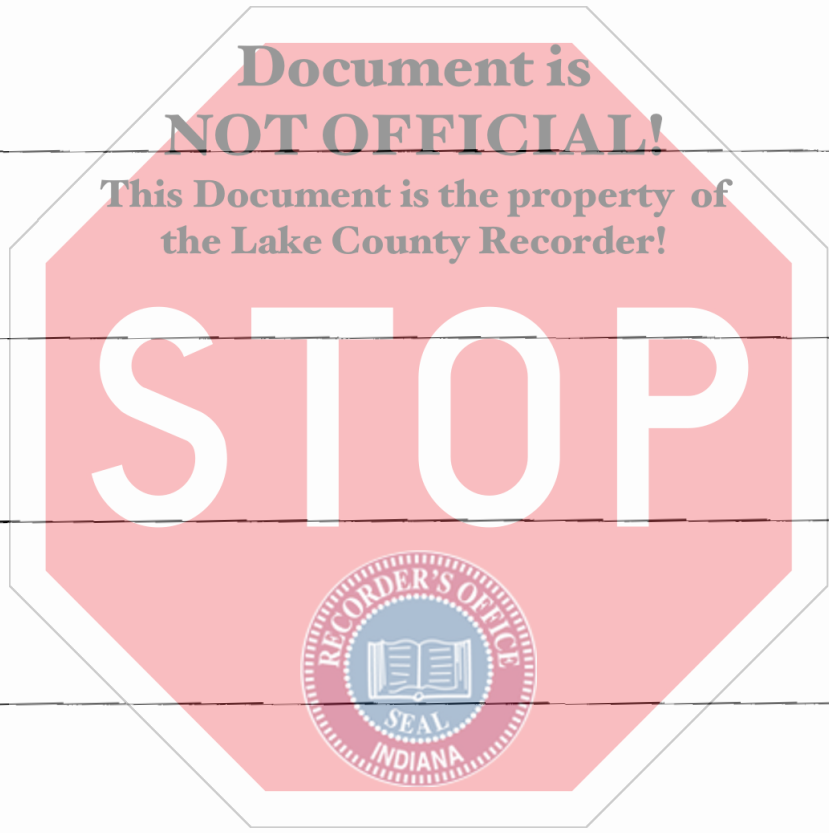
\_\_\_\_\_ (Seal)  
- Borrower

\_\_\_\_\_ (Seal)  
- Borrower

\_\_\_\_\_ (Seal)  
- Borrower

\_\_\_\_\_ (Seal)  
- Borrower

\_\_\_\_\_ (Seal)  
- Borrower



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[Space Below This Line For Acknowledgment]

**BORROWER ACKNOWLEDGMENT**

State of INDIANA

County of Lake

Before me Rhoda Knezevic (judge or justice, as the case may be) this 3 day of Feb, 2010,  
**JOHN HETLING**

acknowledged the execution of the annexed deed, (or mortgage, as the case may be).

Rhoda Knezevic / Notary  
Name and Title



**LENDER ACKNOWLEDGMENT**

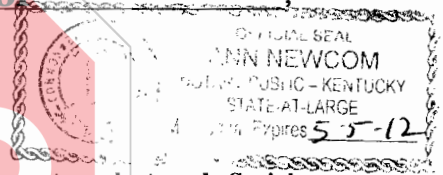
State of Kentucky

County of Dennis

The foregoing instrument was acknowledged before me this 2-5-2010 by  
**KERENSA PATE**, the **ASSISTANT VICE PRESIDENT**  
of U S Bank NA

on behalf of said entity.

Ann Newcom / Special Loans Specialist  
Name and Title



I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law Ann Newcom  
[Printed Name]

**This Instrument Was Prepared By:**  
**CHRISTOPHER MITCHELL**  
**U.S. BANK, NA**  
**4801 FREDERICA STREET**  
**OWENSBORO, KENTUCKY 42301**

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**SANTA ANA, CA 92799-7670**

