



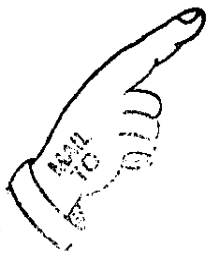
When Recorded Mail To:
First American Title Insurance
3 First American Way
Santa Ana, CA 92703
Attn: Cristina Semler

Freddie Mac Loan Number 0539240613
Servicer Loan Number 0001019244

#188010

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 1st day of September, 1999, between Barbara M Leutz ("Borrower") and Associated Mortgage Inc ("Lender"), amends and supplements the (1) Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated September 1, 1999, securing the original principal sum of U.S. \$37,400.00, and recorded in Book 92625896, of the Records of Cook County Illinois; 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 1555 N Sandburg Unit 406 Chicago IL 60610, the real Property described being set forth as follows:

17-04-207-087-1553

UNIT NUMBER 406K IN CARL SANDBURG VILLAGE CONDOMINIUM UNIT NO. 7 AS DELINEATED ON A SURVEY OF LOT 1 (EXCEPT THE NORTH 25.05 FEET AND THE EAST 30.00 FEET THEREOF), LOT 2 (EXCEPT THE SOUTH 56.30 OF THE WEST 175.5 FEET THEREOF), LOT 3 AND THAT PORTION OF GERMANIA PLACE LYING WEST OF THE WEST LINE OF THE SAID EAST 30.00 FEET OF LOT 1 EXTENDED SOUTH TO THE NORTH LINE OF SAID LOT 2, ALL IN CHICAGO LAND CLEARANCE COMMISSION NUMBER 3, BEING A CONSOLIDATION OF LOTS AND PARTS OF LOTS AND VACATED ALLEYS IN BRONSON'S ADDITION TO CHICAGO AND CERTAIN RESUBDIVISION, ALL IN THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25382049 AND REGISTERED AS DOCUMENT NO. LR3119558, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

To evidence the election by the Borrower of the 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 September 1, 1999 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$34,121.81.
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 8.150%, beginning September 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$273.51 beginning on the 1st day of October, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2022 (the "Modified Maturity Date"), the Borrower

S-N
P-2
N-N
M-y
JHC

still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay those amounts in full on the Modified Maturity Date.

The Borrower will make such payments at 1305 Main Street, Stevens Point, WI 54481 or at such other place as the Lender may require.

MULTISTATE BALLOON LOAN MODIFICATION - Single Family-Freddie Mac UNIFORM INSTRUMENT

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.

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

4-7-99
Date

Barbara M. Leutz Seal
Barbara M Leutz Borrower

Date

Borrower Seal

State of ILLINOIS
County of COOK

On the above date, the foregoing instrument was acknowledged before me by the above named Barbara M Leutz and .



Laura A. Devlin
Notary Public, County of Cook,
State of Illinois
My commission expires 4/1/2001

This instrument drafted by
Associated Mortgage Inc
-----[Space Below This Line for Acknowledgment in Accordance with Laws of
Jurisdiction]-----