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7027/0031 11 001 Page 1 of 5

2001-08-16 10:36:57

Cook County Recorder 29.50



After Recording Return To:
First American Title Insurance Company
[Company Name]
Attn: Loan Mod. Department
[Name of Natural Person]
3 First American Way
[Street Address]
Santa Ana, California 92707
[City, State, Zip]


Prepared By:
RUTH RUHL, P.C.
2305 Ridge Road, Suite 106
Rockwall, TX 75087

Freddie Mac Loan Number: 0690736479

639281
Servicer Loan Number: 3519540

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 July, 2001, between Thomas E. Wallin and Deborah M. Wallin, husband and wife

("Borrower").

and Wells Fargo Home Mortgage, Inc.

amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated June 14, 1994, securing the original principal sum of U.S. \$ 100,000.00, and recorded in Book or Liber N/A, at Page(s) N/A, Instrument No. 94545808, of the Official [Name of Records] Records of Cook County, Illinois [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: 2614 Paula Lane, Des Plaines, Illinois 60018

[Property Address]

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Loan No.: 3519540

the real property described being set forth as follows:

LOT 12 IN TOWN IMPROVEMENTS CORPORATION'S DES PLAINES COUNTRYWIDE NO. 5, A SUBDIVISION OF THE SOUTH EAST 1/4 OF THE NORTH WEST QUARTER OF SECTION 33, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN EXCEPT THE EAST 207.0 FEET THEREOF, AND EXCEPT THAT PART OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER LYING WEST OF THE WEST LINE OF THE EAST 24 ACRES THEREOF AND LYING SOUTH OF THE SOUTH LINE EXTENDED OF THE NORTH 8 ACRES OF THE WEST 16 ACRES THEREOF, IN COOK COUNTY, ILLINOIS.

PIN # 09-33-116-012-0000

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 July 1st, 2001, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 84,752.99.
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 a yearly rate of 7.625 %, beginning July 1st, 2001. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 652.05, beginning on the 1st day of August, 2001, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2024 (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 of the 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.

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Loan No.: 3519540

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.

LENDER: Wells Fargo Home Mortgage, Inc.

By:

Deborah A. Davis

Its: Assistant Vice President

Thomas E. Wallin

-Borrower

Deborah M. Wallin

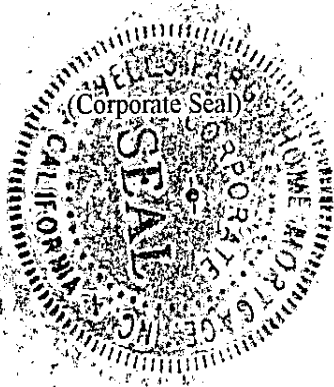
-Borrower

(Seal)

-Borrower

(Seal)

-Borrower



[See Attached Acknowledgment(s)]

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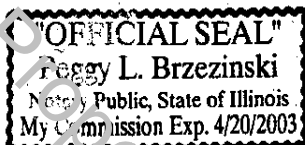
BORROWER ACKNOWLEDGMENT

State of Illinois §
 County of Cook §

The foregoing instrument was acknowledged before me JUNE 21, 2001 [date],
 by Thomas E. Wallin and Deborah M. Wallin

[name of person acknowledged].

(Seal)



Peggy L. Brzezinski
 Notary Public, State of ILLINOIS

My Commission Expires: 4/20/2003

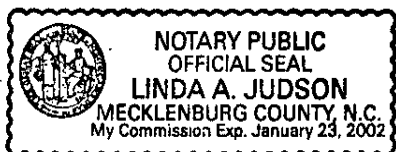
LENDER ACKNOWLEDGMENT

State of NORTH CAROLINA §
 County of MECKLENBURG §

The foregoing instrument was acknowledged before me on JUNE 21, 2001 [date], by
 Deborah A. Davis, Assistant Vice President [name of officer or agent],
 title of officer or agent of Wells Fargo Home Mortgage, Inc.

, on behalf of said entity.

(Seal)



Linda A. Judson
 Notary Public, State of NORTH CAROLINA

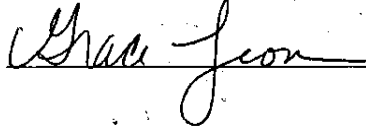
My Commission Expires:

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CERTIFICATE OF PREPARATION

I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT WAS PREPARED BY ONE OF THE PARTIES IN THE WITHIN INSTRUMENT.



GRACE LEON-TITLE COORDINATOR
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707
LOAN MODIFICATION

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