

TAX ID #: 1220-16-510-94

Investor Loan #9146302  
Servicer Loan #92873727

Recording Requested by &  
When Recorded Return To:  
✓ US Recordings, Inc.  
2925 Country Drive Ste 201  
St. Paul, MN 55117

07709630

Prepared by: Brian Johnson  
~~AFTER RECORDING PLEASE RETURN TO:~~  
Washington Mutual Home Loans, Inc.  
ATTN: SPECIAL LOAN DEPT.-Brian Johnson  
P.O. BOX 8114  
VERNON HILLS, IL 60061

## 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 as of the 3<sup>rd</sup> day of April, 2001, effective as of the 1<sup>st</sup> day May, 2001, between **CHARLES P MOORE AND NANCY E MOORE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP** ("Borrower") and U.S. Bank Corp., as servicer for the mortgagee of record ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated APRIL 5, 1994, securing the original principal sum of U.S. \$121,790.00, and recorded APRIL 12, 1994, IN BOOK 494 PAGE 2201 AS DOCUMENT NO. 334961, of the Official Records of DOUGLAS County; 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 1379 **MARLETTE CIRCLE, GARDNERVILLE, NV 89410**, the real property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION

Tax ID# 1220-16-510-94

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the property.
2. As of May 01, 2001, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$111,921.00.
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 7.50%, beginning May 01, 2001. The Borrower promises to make monthly payments principal and interest of U.S. \$852.16, beginning on the 1st day of June, 2001, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 01, 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 75 N. Fairway Drive, Vernon Hills, IL 60061 or at such other place as the Lender may require.

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (12/95)

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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.]

4/13/01  
Date

Charles P Moore  
CHARLES P MOORE --Borrower

4/13/01  
Date

Nancy E. Moore  
NANCY E MOORE --Borrower

~~4/13/01~~  
Date

\_\_\_\_\_  
--Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
--Borrower

4-13-01  
Date

Ryan Giomi  
Ryan Giomi --Witness  
Print Name

4/13/01  
Date

Brian Beck  
Brian Beck -- Witness  
Print Name

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STATE OF NEVADA }  
COUNTY OF Douglas }

On 4-13-01 before me, Mica G. Bryant  
personally appeared

CHARLES P MOORE AND NANCY E MOORE personally known to me (or proved 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.

WITNESS my hand and official seal.

Signature [Handwritten Signature]

Mica G. Bryant, Notary Public  
State of Nevada, Douglas County  
Appt 00-65106-5 Expires 20 Sept 2004

(notary seal)

**ATTENTION NOTARY:** Although the information requested below is **OPTIONAL**, it could prevent fraudulent attachment of this certificate to another document.

THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT.

Title of Document Type Ballon loan Mod  
Number of Pages 3 Date of Document 4-13-01  
Signer(s) Other Than Named Above \_\_\_\_\_

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ALL THAT REAL PROPERTY IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, SPECIFICALLY DESCRIBED AS:

LOT 343, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1965, IN BOOK 31, PAGE 686, AS DOCUMENT NO. 28309, AND AMENDED TITLE SHEET RECORDED ON JUNE 4, 1965, IN BOOK 31, PAGE 797, AS DOCUMENT NO. 28377.

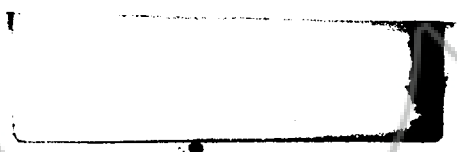
END OF SCHEDULE A



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BLLN LN MODIFICA  
REF# 20069673  
US Recordings

COPY



REQUESTED BY  
U.S. Recordings Inc  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2001 JUL 11 PM 12:17

LINDA SLATER  
RECORDER

\$11.00 PAID ka DEPUTY

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