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Mail Tax Statements To:

Chase Manhattan Mortgage Corporation  
3415 Vision Drive  
Columbus, OH 43219-6009  
Attn: Balloon Department: GB

CMMC #1573133620

Prepared By: Gary Brewer  
Gary Brewer, Balloon Loan Representative

## BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon  
Note Addendum and Balloon Rider)

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: 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"), made November 7, 2002 between Lois E. Storke, An Unmarried Woman, and Robert H. Storke, and Barbara Storke, Husband and Wife ("Borrower"), and Chase Manhattan Mortgage Corporation f/k/a Chemical Residential Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated November 9, 1995, securing the original principal sum of U.S. \$99,900.00, and recorded on November 17, 1995 in Book No. 1195, Page No. 3089, of the Official Records of Douglas County, Nevada 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 1512 Mill Creek Way, Gardnerville, Nevada 89410, the real property described being set forth as follows:

**ALL THAT CERTAIN LOT, PIECE, OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:**

**LOT 26, AS SET FORTH ON THE FINAL MAP OF MILL CREEK ESTATES, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 4, 1991, IN BOOK 691, PAGE 337, AS DOCUMENT NO. 252075.**

Parcel#132032712026

MULTISTATE BALLOON LOAN MODIFICATION--Single Family--Freddie Mac UNIFORM INSTRUMENT Form 3293 (3/99)

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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 **December 1, 2002**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$91,532.52.
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 **6.625%**, beginning **December 1, 2002**. The Borrower promises to make monthly payments of principal and interest of U. S. \$ **646.88** beginning on the 1st day of **January 2003**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **December 1, 2025**, (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 3415 Vision Drive, Columbus, Ohio 43219-6009 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 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 will comply with, all of the terms and provisions thereof, as amended by this Modification.

MULTISTATE BALLOON LOAN MODIFICATION—Single Family—Freddie Mac UNIFORM INSTRUMENT Form 3293 (3/99)

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

\_\_\_\_\_  
(WITNESS)

Lois E. Storke (SEAL)  
Lois E. Storke -BORROWER

\_\_\_\_\_  
(WITNESS)

Robert H. Storke (SEAL)  
Robert H. Storke -BORROWER

Barbara Storke (SEAL)  
Barbara Storke -Borrower

-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of Nevada  
County of Douglas ss:

On this the 19<sup>th</sup> day of November, 2002, before me a Notary Public, personally appeared Lois E. Storke, Robert H. Storke, Barbara Storke

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/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.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Kris Tuell  
(Notary Public)

My Commission expires:  
2-4-04

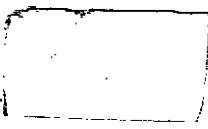
(Seal)



MULTISTATE BALLOON LOAN MODIFICATION--Single Family--Freddie Mac UNIFORM INSTRUMENT Form 3293 (3/99)

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CMMC #1573133620

Chase Manhattan Mortgage Corporation

By:

James Christman  
James Christman, Assistant Vice President

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State of Ohio }  
County of Franklin }

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BILL LN MODIFICA  
REF# 20219481  
US Recordings

This instrument was acknowledged before me this 21st day of November 2002, by James Christman, Assistant Vice President of Chase Manhattan Mortgage Corporation, on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.

Margaret S. Easterday  
Notary Public



MARGARET S. EASTERDAY  
NOTARY PUBLIC - STATE OF OHIO  
MY COMMISSION EXPIRES  
AUGUST 2, 2004

REQUESTED BY  
U.S. Recordings  
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2003 JAN 14 AM 11:37

WERNER CHRISTEN  
RECORDER

\$17.<sup>50</sup> PAID K2 DEPUTY

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