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DOC # 0714162
12/03/2007 11:37 AM Deputy: DW

OFFICIAL RECORD
Requested By:
1ST AMERICAN LENDERS

ADVANTAGE
Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-1207 PG-0193 RPTT: 0.00



PARCEL # 131919210002

[Space Above This Line For Recording Data]

#13605557

When Recorded Return To:

Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219-6009
Attn: Balloon Department: JL

FHLMC Loan Number 720992300

CHF Loan Number 1265024340

Prepared By:

Jackie Lyons
Jackie Lyons, 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 September 12, 2007, between David Dung Hoang, Cathy Thuphuong Hoang, Husband and Wife ("Borrower"), and Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated September 12, 2002, securing the original principal sum of U.S. \$215,000.00, and recorded on September 19, 2002, as Document Number 552461, Book 0902, Page 5917, in 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 254 North Benjamin, Stateline, Nevada 89118, the real property described being set forth as follows:

Legal Description Attached Hereto and Made a Part Hereof

Parcel #131919210002

When recorded mail to:

First American Title Insurance Co.
Lenders Advantage / 3871409
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114

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 **October 1, 2007**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$197,062.82**.
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 **7.00%**, beginning **October 1, 2007**. The Borrower promises to make monthly payments of principal and interest of U. S. \$ **1,311.07** beginning on the **1st** day of **November 2007**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 1, 2037**, (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.

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

(WITNESS SIGNATURE)

Witness Name (Printed/Typed)

(WITNESS SIGNATURE)

Witness Name (Printed/Typed)

David Dung Hoang (SEAL)

David Dung Hoang -BORROWER

Cathy Truphuong Hoang (SEAL)

Cathy Truphuong Hoang -BORROWER

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

(Individual Acknowledgment)

State of CA
County of SAN MATEO ss:

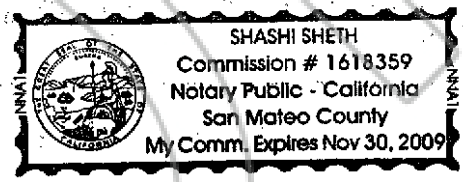
On this the 17th day of SEPT, 07, before me a Notary Public, personally appeared DAVID DUNG HOANG, CATRY THUP HUONG HOANG

~~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 ~~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.

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

Shashi Sheth
(Notary Public)

My Commission expires: 11/30/09 (Seal)



CHF Loan Number 1265024340

Chase Home Finance LLC

By:

Patricia E. Sexton
Patricia E. Sexton, Assistant Secretary

-----Space Below This Line For Acknowledgment-----

State of Ohio }

County of Franklin }

This instrument was acknowledged before me this 25th day of September 2007, by Patricia E. Sexton, Assistant Secretary of Chase Home Finance LLC, on behalf of same.

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

Jacquelin E. Lyons
Notary Public



Jacquelin E. Lyons
Notary Public - State of Ohio
My Commission Expires
November 24, 2008



EXHIBIT "A"

LEGAL DESCRIPTION

ESCROW NO.: 020200449

Lot 2, as shown on the Map of KINGSBURY VILLAGE SUBDIVISION,
UNIT NO. 3, filed in the Office of the County Recorder of
Douglas County, State of Nevada, August 12, 1963, as Document
No. 23166.

Assessors Parcel No. 1319-19-210-002

COPY