

When recorded mail to:
LandAmerica OneStop
101 Gateway Centre Pkwy.
Richmond, Va. 23235
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[Please write above This Line For Recording Data]

Freddie Mac Loan Number: 9873572888
Servicer Loan Number: 9887682967

Inst # 2000-16851

05/23/2000-16851
08:41 AM CERTIFIED
SHELBY COUNTY JUNE 15 10:20

BALLOON LOAN MODIFICATION

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

This Balloon Loan Modification ("Modification"), entered into effective as of the 16th day of November, 1999, between LORRIE S. GREER ("Borrower"). The beneficiary is First General Lending Corporation, its successors and/or assigns Dovenmuehle Mortgage Co., L.P., a Delaware Limited Partnership, by Dovenmuehle Mortgage, Inc., a Delaware Corporation its Sole and General Partner ("Lender"), amends and supplements (1) the Mortgage, Deed of trust or Deed to Secure Debt (the "Security Instrument"), dated December 11, 1992, securing the original principal sum of U.S. \$93,000.00, and recorded on January 4, 1993, in Book and Document 1992-30975 of the Real Estate Records of the Shelby County Records of the Alabama 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 2702 Wilmington Circle, Pelham Alabama 35124, the real Property described being set forth as follows:

See attached legal description

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property
2. As of January 1st, 2000 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$85,714.51.
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 8.375%, beginning February 1, 2000. The Borrower promises to make monthly payments principal and interest of U.S. \$701.94 beginning on the 1st day of February 1, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2023 (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 1501 WOODFIELD ROAD, SCHAUMBURG, IL 60173 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 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.]

12/27/99
Date

Lorrie Sue Greer
Lorrie Sue Greer - Borrower

Date

- Borrower

Dovenmuehle Mortgage Co., L.P., a Delaware
Limited Partnership, by Dovenmuehle Mortgage
Inc., a Delaware Corporation its Sole and
General Partner

Date

By Mary K Przybyla
Mary K Przybyla
Senior Vice President

Attest: _____
Assistant Secretary

[Space below This Line For Acknowledgment]

STATE OF Alabama COUNTY ss: Jefferson

On this 27th day of December, 1999, before me, the subscriber, personally
appeared Lorrie Sue Greer, who, I am satisfied, IS/ARE the persons named in and who executed
the within instrument, and thereupon acknowledged that HE/SHE/THEY signed, sealed and delivered the
same as HIS/HER/Their act and deed, for the purposes therein expressed.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 7, 2000.
SIGNED THIS NOTARY PUBLIC INSTRUMENT.

Stephen L. Threlkett
Notary Public

STATE OF ILLINOIS COOK COUNTY ss:

I CERTIFY that on this ____ day of _____, 1999 before me, the subscriber, a notary
public in and for the Commonwealth and county aforesaid, personally appeared Mary K Przybyla who
acknowledges himself/herself to be Senior Vice President, of Dovenmuehle Mortgage Co., L.P., a
Delaware Limited Partnership, by Dovenmuehle Mortgage, Inc., a Delaware Corporation its Sole
and General Partner, a corporation, and that he/she as such an officer being authorized to do so, executed
the within Mortgage for the purposes therein contained by signing the name of the corporation by
him/herself as such officer.

WITNESS my hand and official seal the day and year aforesaid.

Notary Public

LEGAL DESCRIPTION ADDENDUM

Customer Name: Greer

Order #: 99145514
Application #: 99145480

**LOT 18, ACCORDING TO THE SURVEY OF CHANDA TERRACE,
FOURTH SECTOR, AS RECORDED IN MAP BOK 12 PAGE 99, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING
SITUATED IN SHELBY COUNTY, ALABAMA.**

Inst # 2000-16851

05/23/2000-16851
08:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

003 NRS 142.20