Return To: Guaranty Bank 4000 West Brown Deer Road Brown Deer, WI 53209 **2008-013159 Klamath County, Oregon** 



09/22/2008 02:17:55 PM

Fee: \$26.00

Freddie Mac Loan Number: 288050614 Servicer Loan Number: 0009851122

MIN: 100026300003068451

## **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 1<sup>st</sup> day of October, 2008, between David Fussell and Karli Fussell ("Borrower") and MERS (Mortgage Electronic Registration Systems, Inc.), as nominee for GN Mortgage LLC, a Wisconsin Limited Liability Company ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated September 17, 2003, securing the original principal sum of U.S. \$97,850.00, and recorded on 09/19/2003, Volume M03 at Page 70099-116 in Klamath County, Clerk/Register of Deeds 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 as the "Property," located at: 4841 Meadow Glen Loop, Klamath Falls, OR 97603, the real property described being set forth as follows:

Lot 32 First Addition to Evergreen Meadows, Tract 1329, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Parcel ID Number: R886795

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, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$90,127.07.
- 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 6.750%, beginning October 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$622.70, beginning on November 1, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2033, (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 Guaranty Bank, 4000 West Brown Deer Road, Brown Deer, Wisconsin, 53209 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 cancelled, 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.

Kelli Rodelli AVP, Guaranty Bank MERS as Nominee for GN Mortgage  STATE OF COUNTY OF  SS.  I, Shell Cock A Notary Public in and for said county and state, do hereby certify that David Fussell and Karli Fussell, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the isas and purposes therein set forth.  Given under my hand and official seal, this  STATE OF WISCONSIN COUNTY OF MILWAUKEE  SS.  I, MAN PO Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  A Notary Public in and for said county and state, do hereby certify that Kelli Rodelli, NAP OF Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  Aday of Lythman.  Notary Public  Notary Public	[To be signed and dated by all borrowers, endorsers, Security Instrument.]	guarantors, sureties, and other parties signing	g the Balloon Note and	
AVP, Guaranty Bank MERS as Nominee for GN Mortgage  STATE OF COUNTY OF  JSS.  I, Shely CoC a Notary Public in and for said county and state, do hereby certify that David Fussell and Karli Fussell, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  OFFICIAL SEAL SHERYL M COC NOTARY Public in and for said county and state, do hereby certify that Kelli Rodelli, AVP of Guarandy Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  day of	$\mathscr{A}$		S	
STATE OF COUNTY OF   SS.  I, Shell Coll (a) Notary Public in and for said county and state, do hereby certify that David Fussell and Karli Fussell, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this HERYL M. COE (NOTARY PUBLIC ORBON)  COMMISSION NO. 128299  MY COMMISS	Kelli Rodelli	David Fussell	- Borrower	
STATE OF COUNTY OF   SS.  1. Shell Coll (a) A Notary Public in and for said county and state, do hereby certify that David Fussell and Karli Fussell, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this   OFFICIAL S.A.  SHERYL M. OE  NOTARY Public  NOTARY Public  STATE OF WISCONSIN  COUNTY OF MILWALKEE   SS.  1. Land Jan			A .	
STATE OF COUNTY OF  I, Shery Cov., a Notary Public in and for said county and state, do hereby certify that David Fussell and Karli Fussell, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this Hold of Schember, 2008.  My Commission Expires: Such Schember, 2008.  STATE OF WISCONSIN COUNTRY OF MILWAUKEE SS.  1, Malway Mark, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this day of Suffamily Suf	MERS as Nominee for GN Mortgage	Juli SAIS	200 i	
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that David Fussell and Karli Fussell, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this   OFFICIAL SEAL SHERYL M. COE NOTARY PUBLIC-OHEGON COMMISSION EXPRES JULY 3. 2012  STATE OF WISCONSIN CO. A22299  MY COUNTY OF MILWAUKEE SS.  I, MULL AMARIAN, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this   August Lampton  Notary Public  Notary Public  Notary Public	, and the second se		7 %	
STATE OF WISCONSIN COUNTY OF MILWAUKEE  1. AVP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  STATE OF WISCONSIN COUNTY OF MILWAUKEE  1. AVP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this  day of State OF WISCONSIN COUNTY OF MILWAUKEE  SS.  1. AVE STATE OF WISCONSIN COUNTY OF MILWAUKEE  A Notary Public in and for said county and state, do hereby certify that Kelli Rodelli, AVP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this   My Commission Expires:  My Commission Expires and voluntary act, for the uses and purposes therein set forth.	I, Shely Coc	, a Notary Public in and for said county ar	d state, do hereby certify	
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Given under my hand and official seal, this 7 day of SUPENDEY, 2008.  My Commission Expires: OFFICIAL SEAL NOTARY Public NOTARY Public NOTARY Public NOTARY Public NOTARY Public NOTARY Public in and for said county and state, do hereby certify that Kelli Rodelli, AVP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this 12 day of Supenday Notary Public Notary Public Notary Public				
My Commission Expires: Such Steriles 30.2 Motary Public  OFFICIAL SEAL SHERY! M. COE NOTARY PUBLIC-OHEGON COMMISSION NO. 428299 MY COMMISSION EXPIRES JULY 8. 2012  STATE OF WISCONSIN COUNTY OF MILWAUKEE   1, All Man Man And State, do hereby certify that Kelli Rodelli, AVP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this   My Commission Expires:   My Commission Expires:   Notary Public  Notary Public  Notary Public  Notary Public  Notary Public  Notary Public	Given under my hand and official seal, this HM	day of September 2008		
STATE OF WISCONSIN COUNTY OF MILWAUREE   SS.  I. James July 8, 2012  A Notary Public in and for said county and state, do hereby certify that Kelli Rodelli, AvP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this   Aday of July Lambur , 2008.  My Commission Expires:  Notary Public	Given under my hand and official sear, this			
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STATE OF WISCONSIN COUNTY OF MILWAUKEE }SS.  1, // What Mark with the county and state, do hereby certify that Kelli Rodelli, AVP of Guaranty Bank, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this // day of // Walking Wangton Notary Public // Notary Public	NOTARY PUBLIC-OREGON			
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the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.  Given under my hand and official seal, this	that Kelli Rodelli AVP of Guaranty Bank, persona			
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