

**PREPARED/DRAFTED BY:**

Firm Solutions, LLC  
9119 Corporate Lake Drive, Suite 300  
Tampa, Florida 33634  
ATTN: Jessica Benigni  
2200

, PH: 813-342-

**Loan Number: 9693708**

**File Number: M08110733**

**Freddie Mac Loan Number: 736313583**

**When recorded mail to: BMPG+**  
Equity Loan Services, Inc.  
Loss Mitigation Title Services- LMTS  
1100 Superior Ave., Ste 200  
Cleveland, OH 44114  
Attn: National Recordings 1120

4785065

**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 effective as of January 1, 2009, between LONNIE D. WELCH JR, A SINGLE PERSON and TRESIA A. WELCH, A SINGLE PERSON ("Borrower"), and WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated December 21, 2001, securing the original principal sum of U.S. One hundred and Twenty thousand, Seven hundred and Twenty and 00/100 Dollars (\$120,720.00), and recorded on December 31, 2001 in Book 1437 at Page(s) 0408, of the Official Records of De Soto County, MS, 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: 2273 GREENCLIFF DRIV, SOUTHAVEN, MS 38671 the real property and is described as follows:

TAX ID NO.: 107828120 0015900

WELCH JR  
39901359 MS  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT

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 the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of January 1, 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$109,073.94.
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%, beginning January 1, 2009.

The Borrower promises to make monthly payments of principal and interest of U.S. \$796.15, beginning on February 1, 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2032, (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 Wells Fargo Bank, N.A., 1 Home Campus, Des Moines, Iowa 50328-0001, 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.

(To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.)

12/29/08 (Date) Lonnie D. Welch Jr (Seal) -Borrower  
LONNIE D. WELCH JR

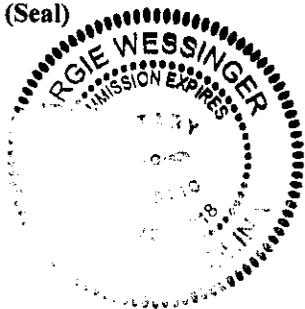
12/29/08 (Date) Tresia A. Welch (Seal) -Borrower  
TRESIA A. WELCH

**BORROWER ACKNOWLEDGMENT**

State of SC  
County of Lexington

The foregoing instrument was acknowledged before me this 29 day of DECEMBER, 2008, by LONNIE D. WELCH JR and TRESIA A. WELCH who are personally known to me (or provided 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.

(Seal)



Margie A. Wessinger  
Notary Print Name: Margie A Wessinger  
Notary Public, State of SC  
My Commission Expires: 6-20-2018  
NOTARY SEAL MUST BE COMPLETELY LEGIBLE.



**LENDER SIGNATURE**

Lender does not, by its execution hereof, waive any right it may have against any person not a party hereto.  
Lender Name: WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC.

By: Jane E. Hooper, Vice President Loan Documentation

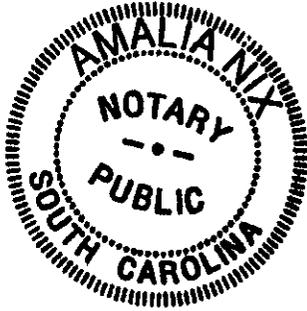
Signature: Jane E Hooper

**LENDER ACKNOWLEDGMENT**

State: South Carolina §  
County: York §

The foregoing instrument was acknowledged before me this 8<sup>th</sup> day of January, 2008,  
by Jane E. Hooper, Vice President Loan Documentation of WELLS FARGO BANK, N.A. SUCCESSOR BY  
MERGER TO WELLS FARGO HOME MORTGAGE, INC. F/K/A NORWEST MORTGAGE, INC., who is  
personally known to me.

(Seal)



Amalia Nix  
Notary Print Name: Amalia Nix  
Notary Public, State of South Carolina  
My Commission Expires: 10-17-18  
NOTARY SEAL MUST BE COMPLETELY LEGIBLE.