DELAWARE COUNTY IOWA
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BOOK 3 PAGE 2543
DEBORAH L PEYTON
DELAWARE CO. RECORDER
16.00

PREPARED BY:
Firm Solutions, LLC
9119 Corporate Lake Drive, Suite 300
Tampa, Florida 33634
ATTN: MICHELLE ESTRADA
Loan Number: 3451544
File Number: M03003090
813-432-3200

WHEN RECORDED RETURN TO:
First American National Default
3355 Michelson Dr.
Suite 250
Irvine, California 92612
Attn: Modification Dept.
Order Number: 1412442 BMPG

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 May 1, 2003, between GARY L. BRYANT, and ROSE A. BRYANT, HUSBAND AND WIFE ("Borrower"), and Wells Fargo Home Mortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated April 2, 1996, securing the original principal sum of U.S. Eighty Six thousand and 00/100 Dollars ($86,000.00), and recorded in Book 40 T.L.M. at Page(s) 118, of the Official Records of Delaware County, IA, 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: RR# BOX 255A, MANCHESTER, IA 52057 N/K/A 228 VIRGINIA STREET, MANCHESTER, IA 52057 the real property and is described as follows:

LOTS THIRTEEN HUNDRED THIRTY NINE (1339) AND THIRTEEN HUNDRED FORTY (1340), DELAWARE, IOWA, ACCORDING TO THE PLAT RECORDED IN BOOK 2 L.D., PAGES 488-489, EXCEPT THAT PART OF SAID LOTS DEEDED TO THE STATE OF IOWA BY WARRANTY DEED RECORDED IN BOOK 32 T.L.D., PAGE 301.
TAX ID NO.: 000470000303500

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 May 1, 2003, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. $78,392.78.
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 6%, beginning May 1, 2003. The Borrower promises to make monthly payments of principal and interest of U.S. $524.33, beginning on June 1, 2003, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 1, 2026, (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 Home Mortgage, Inc., 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.)

4/15/03 (Date) Gary L Bryant (Seal) -Borrower
GARY L. BRYANT

4/15/03 (Date) Rose A Bryant (Seal) -Borrower
ROSE A. BRYANT

BORROWER ACKNOWLEDGMENT

State of Iowa
County of Delaware

The foregoing instrument was acknowledged before me this 15 day of April, 2003, by GARY L. BRYANT and ROSE A. BRYANT 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) Roger P Boge
Notary Public State of Iowa
My Commission Expires: 10-3-2003

NOTARIAL SEAL IOWA
Roger P. Boge
Commission No. 176261
My Commission Expires

Lender does not, by its execution hereof, waive any right it may have against any person not a party hereto.
Lender Name: Wells Fargo Home Mortgage, Inc.
By: Brian K. Reed, Assistant Vice President

Signature: _____

LENDER ACKNOWLEDGMENT

State: SC §
County: York §

The foregoing instrument was acknowledged before me this 23 day of April, 2003, by Brian K. Reed, Assistant Vice President of Wells Fargo Home Mortgage, Inc., who is personally known to me.

(Seal)

Notary Public, State: SC
My Commission Expires: 9/25/12

Notary Public
Official Seal
John S. Grantham
York County, S.C.
My Commission Expires Sept. 25, 2012