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00634662

4/5/00 17 38 001 Page 1 of 6  
2000-08-18 09:07:34  
Cook County Recorder 31.50



When Recorded Return To:  
First American Title Insurance Co.  
3 First American Way  
Santa Ana, CA 92701  
Attn: Loan Modification Dept.

Freddie Mac Loan Number: 589233815  
Servicer Loan Number: 12840245  
FATCO#: 315815

**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 the 1st day of August, 2000, between Creuza F. Soares ("Borrower(s)") and G. E. Capital Mortgage Services, Inc. (Formerly known as Traveler's Mortgage Services, Inc. and Formerly known as Shearson, Lehman, Hutton Mortgage Corporation) ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated July 29, 1993, securing the original principal sum of U.S. \$47,100.00, and recorded in Document Number 93-599386 of the Real Estate Land Records of Cook County, Illinois; 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 1 Renaissance Pl. #916, Palatine, Illinois 60067, the real Property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.  
P.I.N. 02-14-100-080-1377  
P.I.N. 02-14-100-080-1423

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

S-Y  
P-G  
S-  
M-y

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 August 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$26,477.61.

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 8.875%, beginning August 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$225.30, beginning on the 1st day of September, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 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 G. E. Capital Mortgage Services, Inc., 4680 Hallmark Parkway, San Bernardino, CA 92407 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 and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

7/7/00  
Date

Creuz F Soares (Seal)  
Creuz F. Soares --Borrower

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

**\*\*NOTARIZE BELOW\*\***

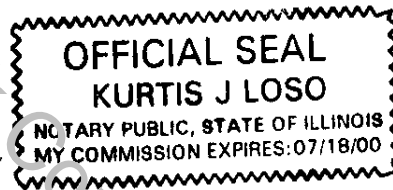
State of Illinois  
County of Cook

On this 7<sup>th</sup> day of July, 2000 before me the undersigned Notary Public, personally appeared Gregg Bond  personally known to me, or  proved 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.

WITNESS my hand and official seal.

Kurtis J. Loso  
Notary Signature

7/18/00  
My Commission Expires



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ISSUED BY: INVESTORS TITLE GUARANTEE, INC.  
222 N LASALLE SUITE 2320 CHICAGO IL 60601  
PHONE: (312) 201-0600 FAX: (312) 201-1506



**Commonwealth**  
Land Title Insurance Company

## SCHEDULE A (CONTINUED)


POLICY NO: 432-087842

Related commitment No: P-45382

### LEGAL DESCRIPTION

Parcel 1: Unit 916 and Parking Space P-916 together with their respective undivided interest in the common elements in Renaissance Towers Condominium as delineated on a survey of the following described real estate: Part of Lots 20 and 21 in Renaissance Subdivision, being a subdivision of part of the North West 1/4 of Section 14, Township 42 North, Range 10, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit B to the Declaration of Condominium recorded as Document Number 26190230 and amended from time to time together with an undivided percentage interest in the common elements, in Cook County, Illinois.

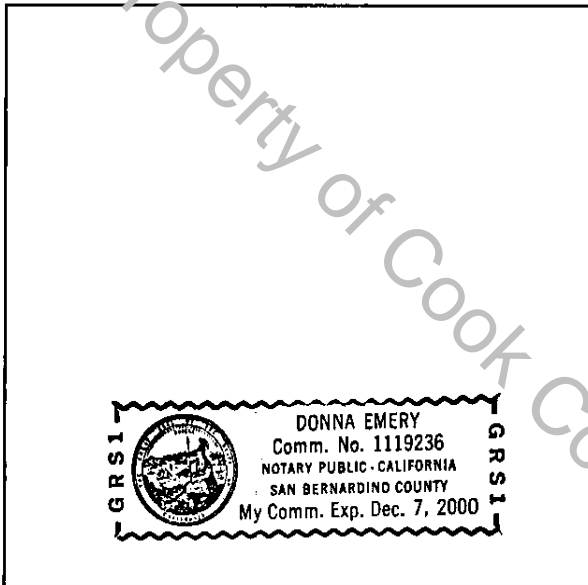
Parcel 2: Non-exclusive perpetual easement for the benefit of Parcel 1 as created by the Plat of Renaissance Subdivision recorded January 6, 1975 as Document Number 22955436 for ingress and egress, in Cook County, Illinois.

By:   
 Louis R. Sotomayor  
 Asst. Vice President  
 (Corporate Seal)

00634662

STATE OF CALIFORNIA  
 SS.  
 COUNTY OF SAN BERNARDINO

ON THIS 13TH DAY OF JULY, 2000 BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC FOR SAID STATE, PERSONALLY APPEARED LOUIS R. SOTOMAYOR,  PERSONALLY KNOWN TO ME -OR-  PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT HE EXECUTED THE SAME IN HIS AUTHORIZED CAPACITY, AND THAT BY HIS SIGNATURE ON THE INSTRUMENT THE PERSON, OR THE ENTITY UPON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.



WITNESS my hand and official seal.

  
 SIGNATURE OF NOTARY PUBLIC

**OPTIONAL INFORMATION:**

Though not required by law, the information requested below could prove useful to persons relying on the document and could provide against fraudulent use of this form (such as removal, and reattachment to another document.)

<p><b>Description of attached document:</b>                  Type or Title of Document:  <u>Balloon Loan Modification</u></p> <p>Prepared By:                  Etta D. Cook, Balloon Loan Specialist                  GE Capital Mortgage Services, Inc.                  4680 Hallmark Parkway                  San Bernardino, CA 92407</p>	<p><b>Capacity Claimed by Signer:</b>                  Signers Name: Signer is Representing  <u>Louis R. Sotomayor GE Capital Mortgage Services, Inc.</u></p> <p><input type="checkbox"/> Individual  <input checked="" type="checkbox"/> Corporate Officer                  Title: <u>Asst. Vice President</u></p> <p><input type="checkbox"/> Partner  <input type="checkbox"/> Limited  <input type="checkbox"/> General  <input type="checkbox"/> Attorney-in-Fact  <input type="checkbox"/> Trustee  <input type="checkbox"/> Guardian or Conservator  <input type="checkbox"/> Other: _____</p>
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## CERTIFICATE OF PREPARATION

I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT WAS PREPARED BY ONE OF THE  
PARTIES IN THE WITHIN INSTRUMENT.

Gina Pantoja

TITLE COORDINATOR

FIRST AMERICAN TITLE  
3 FIRST AMERICAN WAY  
SANTA ANA, CA 92707

Property of Cook County Clerk's Office