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2000-08-29 15:33:53
Cook County Recorder 25.50

WHEN RECORDED MAIL TO:
Lawyers Title Insurance Corporation
P.O. Box 27567
Richmond VA 23286-8812
CRS—Justin Crow:(804) 287-8145



FHLMC Loan # 704009226
LHMC Loan #3434397

BALLOON LOAN MODIFICATION

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

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:
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 June, 1998, between Joseph Flaska, Divorced, Not Since Remarried ("Borrower"), and LaSalle Home Mortgage Corporation F/K/A LaSalle Talman Home Mortgage Corporation ("Lender"), amends and supplements (1) Mortgage (the "Security Instrument"), dated April 30, 1993, securing the original principal sum of U.S. \$170,000.00 and recorded as Document No. 93393342 of the official 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 9825 West 125th Street, Palos Park, Illinois 60464, the real property

described being set forth as follows: PIN #23-28.402-018

THE WEST 170 FEET OF THE NORTH 792 FEET OF LOT 7, (EXCEPT THE NORTH 30 FEET TAKEN FOR HIGHWAY) IN JOHN M. POWELL'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of June 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$136,420.81.
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 7.50% beginning June 1, 1998. The Borrower promises to make monthly payments principal and interest of U.S. \$1,008.14, beginning on the 1st day of July 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on

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June 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 4242 North Harlem Avenue, Norridge IL 60634 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 by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

5/21/98
Date

Joseph Flaska (Seal)
Joseph Flaska-Borrower

LaSalle Home Mortgage Corporation A/K/A/
LaSalle Caiman Home Mortgage Corporation

5-26-98
Date

Samuel [Signature] (Seal)
--Assistant Vice President

Property of COOK COUNTY CLERK'S OFFICE

_____[Space Below This Line for Acknowledgement in Accordance with Laws of Jurisdiction]_____

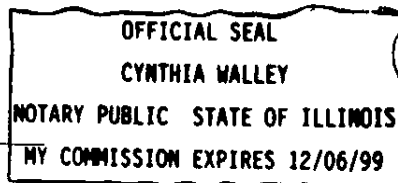
STATE OF ILLINOIS }
COUNTY OF COOK }SS.
}

On 5/21/98 before me, CYNTHIA WALLEY, personally
appeared JOSEPH FLASKA, personally known to me (or proven 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 entity upon behalf of which the person(s) acted,
executed the instrument.

WITNESS my hand and official seal.

Signature

Cynthia Walley



MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (10/90)

Prepared By:
LaSalle Home Mortgage Corporation
4242 N. Harlem Avenue
Norridge, IL 60634