



**BALLOON LOAN MODIFICATION**  
(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

Fannie Mae Loan Number: 1660891641  
Servicer Loan Number: 588369-9

**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 SEPTEMBER, 2000, between

HELEN R. SYMUSIAK, A SPINSTER

("Borrower") and

DRAPER & KRAMER MORTGAGE CORP.

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated AUGUST 20, 1993, securing the original principal sum of U.S. \$ 51,100.00, and recorded in Book or Liber , at page(s)

of the DOCUMENT # 93691901

REAL ESTATE LAND

[Name of Records]

Records of COOK COUNTY, ILLINOIS

; and

[County and State, or other jurisdiction]

MULTISTATE BALLOON LOAN MODIFICATION - Single Family - Freddie Mac UNIFORM INSTRUMENT

VMP-868U (9711)

Form 3293 3/97

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Initials: *HP*

VMP MORTGAGE FORMS - (800)521-7291

*S-4  
P-5  
M  
EK*

(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 8100 W. 168th PLACE # 2-EN  
TINLEY PARK, IL 60477

[Property Address]

the real property described being set forth as follows:

SEE LEGAL RIDER ATTACHED.

TAX ID # 27262030481057 & 27262030481004

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 SEPTEMBER 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 46,644.19
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 8.500 %, beginning SEPTEMBER 1, 2000. The Borrower

promises to make monthly payments of principal and interest of U.S. \$ 385.32 beginning on the 1st day of OCTOBER, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on SEPTEMBER 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 DRAPER & KRAMER MORTGAGE CORP. 33 WEST MONROE STREET or at such other place as the Lender may require. CHICAGO, IL 60603

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.

CLERK OF COOK COUNTY Clerk's Office

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

8-23-00

Date 8-17-00

*Helena R. Szymusiak*

HELEN R. SZYMUSIAK

(Seal)

-Borrower

Date

(Seal)

-Borrower

Date

(Seal)

-Borrower

Date

(Seal)

-Borrower

Date

(Seal)

-Borrower

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Date

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-Borrower

Date

(Seal)

-Borrower

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PARCEL 1:

UNIT 2-E AND P 2-E, LOT 79 IN CHERRY CREEK SOUTH CONDOMINIUM III, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: CERTAIN LOTS IN CHERRY CREEK SOUTH PHASE III, BEING A SUBDIVISION OF PART OF THE EAST 1 / 2 OF THE NORTHEAST 1 / 4 OF SECTION 26, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 85179907 AND AMENDMENT THERETO RECORDED OCTOBER 21, 1986 AS DOCUMENT 86489602 AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION OF CONDOMINIUM.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, CONDITIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISION OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.