

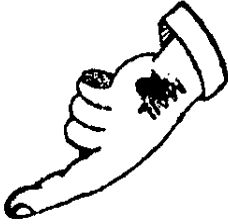
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7/5/008 18 001 Page 1 of 5
2000-11-01 14:38:03
Cook County Recorder 29.50



00857812



After Recording Return To:
First American Title Insurance Company
[Company Name]
Attn: Loan Mod. Department
[Name of Natural Person]
3 First American Way
[Street Address]
Santa Ana, California 92707
[City, State, Zip]

Prepared By:
RUTH RUHL, P.C.
2305 Ridge Road, Suite 106
Rockwall, TX 75087

Servicer Loan Number: 1269877

333388

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 September, 2000, between Young Sun Kim and Elizabeth Sungeun Kim, 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 August 23rd, 1993, securing the original principal sum of U.S. \$ 73,800.00, and recorded in Book or Liber N/A, at Page(s) N/A, Instrument No. 93-679129, of the Official [Name of Records] Records of Cook County, Illinois [County and State, or other jurisdiction]; 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: 222 Marion Ave. U-1, Oak Park, Illinois 60302

[Property Address] Tax id no. 16071110121014

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P-3
5-
my
Jite

Loan No.: 1269877

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

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 1st, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 67,233.96
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 a yearly rate of 8.750%, beginning September 1st, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 566.52, 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 1st, 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 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 of the 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.

Loan No.: 1269877

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.

LENDER: Wells Fargo Home Mortgage, Inc.

By: Deborah A. Davis
Deborah A. Davis

Young Sun Kim (Seal)
-Borrower

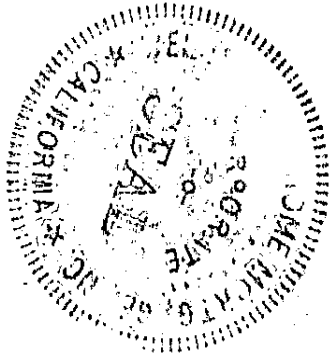
Its: Assistant Vice President

Elizabeth Sungeun Kim (Seal)
-Borrower

(Corporate Seal)

____ (Seal)
-Borrower

____ (Seal)
-Borrower



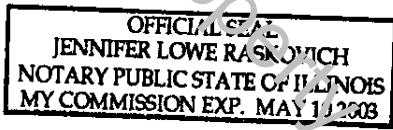
[See Attached Acknowledgment(s)]

BORROWER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

The foregoing instrument was acknowledged before me August 16, 2000 [date], by Young Sun Kim and Elizabeth Sungeun Kim [name of person acknowledged].

(Seal)



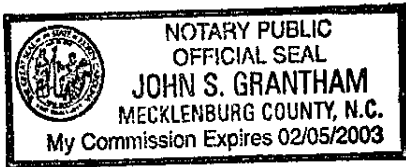
Signature of Jennifer Lowe Raskovich
Notary Public, State of Illinois
My Commission Expires: May 10, 2003

LENDER ACKNOWLEDGMENT

State of North Carolina §
County of Mecklenburg §

The foregoing instrument was acknowledged before me this September 1, 2000 [date], by Deborah A. Davis, Assistant Vice President [name of officer or agent], title of officer or agent of Wells Fargo Home Mortgage, Inc. on behalf of said entity.

(Seal)



Signature of John S. Grantham
Notary Public, State of North Carolina
My Commission Expires: 2/5/03

Loan No.: 1269877

EXHIBIT "A"

UNIT 1N AS DELINEATED ON THE PLAT OF THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL) LOT 21 (EXCEPT THE WEST 32.7 FEET THEREOF) AND LOT 22 (EXCEPT THE EAST 2 FEET THEREOF) IN BLOCK 7 IN KETTLEASTRING'S ADDITION TO HARLEM IN THE NORTH WEST ONE QUARTER OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST 52859, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 24-731-530; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS. PARKING SPACE NUMBER 54, BEING A LIMITED COMMON ELEMENT DELINEATED ON THE PLAT OF THE ABOVE PARCEL OF REAL ESTATE.

County of Cook County Clerk's Office