

Freddie Mac Loan Number 207459  
Servicer Loan Number 207499



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

6046996

**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 JULIANA I. NIXON, SINGLE, NEVER MARRIED AND JAMES H. NIXON, DIVORCED, NOT SINCE REMARRIED and FIRST BANK, D/B/A FIRST BANK MORTGAGE FORMERLY RIVERVALLEY SAVINGS BANK FSB amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated AUGUST 26, 1993, securing the original principal sum of U.S. \$81,000.00, and recorded in Book or Liber 93699614, at page (s) of the Real Estate Land Records of COOK, 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 1212 NORTH LA SALLE - UNIT 1309, CHICAGO, ILLINOIS. 60610, the real property described being set forth as follows:

PARCEL 1; UNIT NUMBER 1309 IN THE LA SALLE PRIVATE RESIDENCES CONDOMINIUM AS SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION.

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. \$73,120.22.
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 at a yearly rate of 8.75 % beginning SEPTEMBER 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$616.12, 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 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 First Bank Mortgage, 135 N. Meramec, Clayton, MO 63105 or at such other place as the Lender may require.

Handwritten notes: YES, 5/4/00, M/00

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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]

8-3-00 \_\_\_\_\_  
Date  
*Juliana I Nixon* \_\_\_\_\_ (Seal)  
JULIANA I. NIXON  
Borrower

8-3-00 \_\_\_\_\_  
Date  
*James H. Nixon* \_\_\_\_\_ (Seal)  
JAMES H. NIXON  
Borrower

\_\_\_\_\_  
Date \_\_\_\_\_ (Seal)  
Borrower

\_\_\_\_\_  
Date \_\_\_\_\_ (Seal)  
Borrower

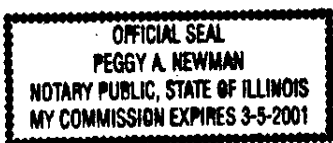
\_\_\_\_\_[Space Below This Line for Acknowledgement in Accordance with Laws of Jurisdiction]\_\_\_\_\_

STATE OF *Illinois* )  
COUNTY OF *De Witt* ) ss.

On this *3rd* day of *August*, before me personally appeared \_\_\_\_\_  
*Juliana I Nixon and James H. Nixon*  
to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledge that he/she/they executed the same as his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

My term expires:



*Peggy A. Newman* \_\_\_\_\_  
Notary Public

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COOK COUNTY CLERK'S OFFICE  
250 N. LAUREL ST. CHICAGO, IL 60601  
TEL: 312.603.3333 FAX: 312.603.3334

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TO HAVE AND TO HOLD the same, with all the appurtenances thereto belonging free, clear and discharged from the encumbrance of said mortgage.

IN WITNESS WHEREOF, the undersigned has executed these presents this day of \_\_\_\_\_ 19 .



FIRST BANK, d/b/a First Bank Mortgage  
formerly FIRST BANK FSB d/b/a  
First Bank Mortgage formerly  
River Valley Savings Bank FSB

*Judith A. Schmersahl*  
\_\_\_\_\_  
Judith A. Schmersahl  
Sr. vice President

STATE OF MISSOURI )  
                          ) ss  
COUNTY OF ST. LOUIS )

On this \_\_\_\_\_ day of \_\_\_\_\_, 19 .

before me appeared Judith A. Schmersahl to me personally known, who, being by me duly sworn, did say that she is the Sr. Vice President of First Bank, d/b/a First Bank Mortgage formerly First Bank FSB d/b/a First Bank Mortgage, formerly River Valley Savings Bank FSB, a Missouri Corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation, by authority of its Board of Directors; and said Judith A. Schmersahl acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

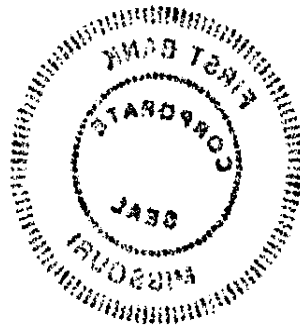
**DONNA M. WASHINGTON**  
Notary Public - Notary Seal  
STATE OF MISSOURI  
St. Louis County  
My Commission Expires: Sept. 24, 2001

*Donna M. Washington*  
\_\_\_\_\_  
Notary Public

My Term Expires:

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PARCEL 1:

UNIT NUMBER 1309 IN THE LA SALLE PRIVATE RESIDENCES CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1, 2, 2A, 2B, 2C, 3, AND 4 IN STEPHEN N. GOULETAS RESUBDIVISION OF LAND, PROPERTY AND SPACE OF PART OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 93247587, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS FOR SUPPORT, ENTRY, INGRESS AND EGRESS, COMMON WALLS, FLOORS, CEILINGS, UTILITIES AND ENCROACHMENTS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE GRANT AND RESERVATION OF EASEMENTS, RECORDED AS DOCUMENT 93247586.

17-04-221-013	17-04-221-014	17-04-221-015	17-04-221-016
17-04-221-017	17-04-221-018	17-04-221-019	17-04-221-035
17-04-221-036	17-04-221-037	17-04-221-038	17-04-221-042



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BLLN LN MODIFICA

REF# 190503

US Recordings