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FIDELITY BANK  
BALLOON RESET DEPARTMENT  
P O BOX 1007  
WICHITA KS 67201



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INVESTOR LN#--661299945

**BALLOON LOAN MODIFICATION AGREEMENT**

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

6184582

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.**

This loan Modification Agreement (Modification) effective the **JUNE 1, 2000** between **ELIZABETH J. ROBERTS, A SINGLE PERSON, NEVER MARRIED** and Fidelity Bank f/k/a Fidelity Savings Association of Kansas, fsb ("Lender"), amends and supplements (1) the Note ("the note") made by the borrower dated **05/07/93** in the original sum of U.S. **\$73,850.00** and (2) the Mortgage Deed of Trust to Secure Debt (the "Security Instrument") recorded on **02/10/93** Book or Liber **93 377791**, of the official County Records **COOK** County State of **ILLINOIS**. The Security Instrument, which was entered into as security for the performance of the Note encumbers the real and personal property described in the Security instrument (and defined in the Security Instrument as the "Property") located at **793 PAHL ROAD ELK GROVE VILLAGE ILLINOIS 60007**, the real property being described as follows:

Unit 46 together with its undivided percentage interest in the common elements in Elk Grove Village Estates Townhome condominium as delineated and defined in the declaration recorded as doc. 22100598, as amended from time to time, in the SW1/4 of section 29 and part of the NW1/4 of section 32 Township 41N, range 11, East of the 3<sup>rd</sup> P. M., in Cook County, Illinois. **08-29-301-268-1046**

To evidence the election by the Borrower of the **CONDITIONAL RIGHT TO REPAYANCE** 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 **JUNE 1, 2000**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") the principal balance will be **\$21,099.28**
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 on **JUNE 1, 2000**. The Borrower promises to make monthly payment of principal and interest of U.S. **\$177.78**, beginning on the **JULY 1, 2000**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **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 100 E. English, PO Box 1007, Wichita, Kansas 67201 or at such other place as the Lender may require.

4. Except as otherwise modified herein, the Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including with 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.

5. Nothing in this Modification shall be understood or construed to be 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.

MULTISTATE BALLOON LOAN MODIFICATION-Single Family Mac uniform instrument Form 3293 (12/95)

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