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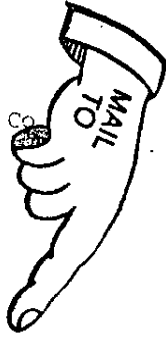
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9776/0012 52 001 Page 1 of 2
2000-01-03 09:42:28
Cook County Recorder 43.50

After recording return to:

Old Republic Nat'l Title Insur. Co.
3505 Embassy Parkway
Fairlawn, Ohio 44333
Attn: Sherri Zahntilla



US Recordings, Inc.
222 E Little Canada Rd Ste 125
St. Paul, Mn 55117

464559

Freddie Mac Loan Number 634721151
Servicer Loan Number 8495722

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 8th day of NOV, 19 99 between Marcus J. Perkerson ("Borrower(s)") and National City Mortgage ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated October 6, 1992, securing the original principal sum of U.S., \$84,000.00, and recorded in Instrument #92769247, of the Records of Cook County, Illinois; and (2) the Balloon Note bearing the same date as, and secured by the Security Instrument ("Note") which covers the real and personal Property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 219 West Wayne Wheeling, Illinois 60090, the real property described being set forth as follows: AKA MARCUS PERKERSON

P.I.N. # 03-10-207-017

LOT 43 IN BLOCK ONE IN DUNHURST SUBDIVISION, UNIT NO.2, PART OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JUNE 19, 1955 AS DOCUMENT NO. 1602023.

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 and follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is owner and occupant of the Property.
2. As of November 1, 1999, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$77,516.06.
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 8.50% beginning November 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$640.35, beginning on the 1st day of December, 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2022 (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.

SL
12/2
1/3
AW

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Property of Cook County Clerk's Office

The Borrower will make such payments at National City Mortgage Company, P.O. Box 85020, Louisville, KY 40285-5020, 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 canceled, 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 the 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.)

BORROWERS

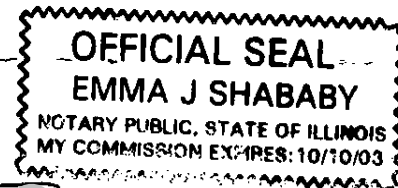
Marcus J. Perkerson
Marcus J. Perkerson
AKA ~~MARCUS PERKERSON~~ PERKERSON

County of Cook
State of Illinois

The foregoing instrument was acknowledged before me this 8 day of NOV., 1999, by Marcus J. Perkerson AKA Marcus Perkerson

10.10.03
My commission expires

Emma J. Shababy
Notary Public,



LENDER/CORPORATION

Patricia A. Maynard
Patricia A. Maynard
Vice President

Donald E. Lewis
Donald E. Lewis
Authorized Signer/Supervisor

Corporation-

State of Ohio
County of Montgomery

On this, the 15th day of November, 1999, before me Cynthia S. Wells the undersigned officer, personally appeared Patricia A. Maynard and Donald E. Lewis who acknowledged themselves to be the Vice President, and Supervisor/Authorized Signer, of National City Mortgage Corporation, a corporation, and that they are such Vice President and Supervisor/Authorized Signer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by themselves as Vice President and Supervisor/Authorized Signer.

In witness whereof, I have unto set my hand and official seal.

CYNTHIA S. WELLS, Notary Public
In and for the State of Ohio
My Commission Expires March 25, 2000
My commission expires

[Signature]
Notary Public

THIS INSTRUMENT PREPARED BY:

Lora Brown-National City Mortgage
3232 Newmark Drive
Miamisburg, OH 45342