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9536/0100 37 001 Page 1 of 2000-02-01 14:20:18 Cook County Recorder 29.50



When Recorded Return To:

Chase Manharton Mortgage Corporation

3415 Vision Drive

Columbus, OH 43217-6009

Attn: Balloon Department

Prepared by: Margaret S. Jase day,

Balloon Loan Representative

CMMC # 3010307610

Recording Requested by & When Recorded Return To:

- . US Recordings, Inc.

222 E Little Canada Rd Ste 125

St. Paul, Mn 55117

#### **BALLOON LOAN MODIFICATION**

rui suant to the Terms of the Balloon Note Addendum and Balloon Rider)

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: 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"), made this TH day of DECEMBER, 1999, between PAUL C. MILLER, SINGLE NEVER MARRIED ("Borrower"), and CHASE MANHATTAN MORTGAGE CORPORATION F/K/A CHASE HOME MORTGAGE CORFORATION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Deb. (the "Security Instrument") dated DECEMBER 18, 1992, securing the original principal sum of U.S. \$120,000.00, and recorded in DOCUMENT NO. 92964805, in the Official Records of COOK COUNTY, ILLINOIS; and (2) the Balloon Note (the "Note") bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 728 SOUTH MAPLE AVENUE, OAK PARK, ILLINOIS 60302, the real property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

Parcel # 16-18-118-008.

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

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A CONTRACTOR OF THE RESERVE OF THE PROPERTY OF

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 JANUARY 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$80,048.41.
- 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 8.50%, beginning JANUARY 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 661.27, beginning on the 1ST day of FEBRUARY, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 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 pryments at 3415 Vision Drive, Columbus, Ohio 43219-6009 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, escrottiems, 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 date of the maturity 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 will 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]

	Paul Chiel	(Seal)
(WITNESS)	PAUL C. MILLER	
(WITNESS)		(Seal

### **UNOFFICIAL COPY**

Cook County Clerk's Office

ENERGY BOTO CONTROL OF THE WINDOWS TO A CONTROL OF MANY OF THE CONTROL OF THE PROPERTY OF THE

# UNOFFICIAL COPY 00082525 Page 3 of 5

[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]
,
(Individual Acknowledgment)
State of
On this the
known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument
and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
My Commission expires July 6, 2002  My Commission Expires July 6, 2002  My Commission Expires July 6, 2002  My Commission Expires July 6, 2802

## **UNOFFICIAL COPY**

CHASE MANHATTAN MORTGAGE CORPORATION 00082525 Page 5 of 5

By:
mr. A
Marshall A. Hoefler, Assistant Vice President
Space Below This Line For Acknowledgment
State of Ohio
County of Franklin }
This instrument was acknowledged before me this A8+ day of Deember .
1999, by Marshall Hoefler, Assistant Vice President of Chase Manhattan Mortgage Corporation, on behalf of same.
IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAID AND OFFICIAL SEAL.
Margaret S. Easterday Notary Public
Notary Public  MARGARET S. EASTERDAY  NOTARY PUBLIC - STATE OF CHILD  MY COMMISSION EXPIRES