WHEN RECORDED MAIL TO:

Crown Bank Attn Ada Delgado 105 Live Oaks Gardens Casselberry, FL US Recordings, Inc. 222 E Little Canada Rd Ste 125 St. Paul, Mn 55117

Loan No. 085-1186740 Freddie No. 636961230 00087803

9590/0080 52 001 Page 1 of 2000-02-03 11:57:02 Cook County Recorder

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

TWO ORIGINAL BALLOON MODIFICATIONS MUST BE EXECUTED BY THE BORROWER:

ONE ORIGINAL IS TO FILED WITH THE BALLOON NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECUFIT! INSTRUMENT IS RECORDED

This Balloon Loan Modification ("Modification"), entered into. effective as of the 1ST day of JANUARY, 2000, between COURTNEY C. NOTTAGE AND MURIEL C. NOTTAGE "USBAND AND WIFE ("Borrower") and Crown Bank, a Federal Savings Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to secure Debt (the "Security Instrument") dated DFCEMBER 18, 1992, securing the original principal sum of U.S. \$110,250.00, and recorded in Book or Liber N/A at Page(s) N/A and/or Instrument #93003477 of the Official Records of COOK County, 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:

835 JUDSON-UNIT 404, EVANSTON, ILLINOIS 60602 the real property described being set forth as follows.

UNIT NUMBER 404 IN THE 835 JUDSON CONDOMINIUM, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF LAND (HEREINAFTER SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION 11-19-403-015-1025

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):

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT FORM 3293

- 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. \$101,870.52
- 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 8.250% beginning January 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$824.85, beginning on the 1 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 payments at Crown Bank, 105 Live Oaks Gardens, Suite. 129, Casselberry, FL 32707 or at such other place as the Lender may require.

- 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 Ecrrower 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 rill 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 b	orrowers, endorsers, guarantors, s	sureties,
and other parties sign	ing the Balloon Note}	
12/20/99	Challac	
Date 12/28/99	COURTNEY C. NOTTAGE	Borrower
Date / /99	MURIEL C NOTTAGE AND	Borrower
Data 199	Investigen - Kilole	
Date	Wartness /	

Sign of the content of the conten

Property of Cook County Clerk's Office

00087803

UNIT NUMBER 404 IN THE 835 JUDSON CONDOMINIUM, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF LAND (HEREINAFTER REFERRED TO AS PARCEL):

LOT 1 IN PLAT OF CONSOLIDATION OF LOTS 4, 5, 6 AND 7 IN BLOCK 9 IN WHITE'S ADDITION TO EVANSTON, IN THE SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT A TO A CERTAIN DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY CENTRAL NATIONAL BANK IN CHICAGO, NATIONAL BANKING ASSOCIATION, AS TRUSTEE, UNDER TRUST AGREEMENT DATED NOVEMBER 1, 1968 AND KNOWN AS TRUST NUMBER 15362 AND RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS ON SEPTEMBER 16, 1974 AS LOCUMENT 22848469, TOGETHER WITH AN UNDIVIDED 2.4 PERCENT INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY).

EASEMENT APPURTENANT TO THE PREMISES HEREIN CONVEYED A PERPETUAL AND EXCLUSIVE EASEMENT FOR PARKING PURPOSES IN AND TO PARKING SPACE NUMBER 737 AS SET FORTH AND DEFINED IN SAID 33903477 DECLARATION AND SURVEY.

11-19-403-015-1025

STATE OF ILLINOIS
COUNTY OFCOOK
on 12 28 99 before me, COURTNEY C. NOTTAGE
personally appeared Courtney C Not-19Ge and personally known to me (or
provided to me on the basis of satisfactory evidence) to be the person(3) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument as the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.
Witness my hand and official seal.
LATA IL
Signature fee Thou
Public
COFFICIAL SEAL"  LICNIEL JEAN-BAPTISTE  Notary Public, State of Illinois  My Consultation Expires 3/5/2001
STATE OF COUNTY OF COUNTY
on 12 28 99 before me, MURIEL C NOTTAGE
personally appeared Murie C Not-99e and personally known to me (or
provided to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument as the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.
Witness my hand and official seal.
Signature Motary
Public
"OFFICIAL SEAL" LIONEL JEAN-BAPTISTE Notary Public, State of Illinois My Commission Expires 3/5/2001

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MINISTER OF MITHER

TATA MADE TO STAND AND THE STA

CROWN PANK, A FEDERAL SAVINGS BANK

BY:

MICHAEL D. WILLIAMS, ASSISTANT VICE PRESIDENT

MICHAEL D. WILLIAMS

PRINT NAME

STATE OF <u>FLORIDA</u> COUNTY OF <u>SEMINOLE</u>

On 1/3/00 before me, PAN D. SELGADO

personally appeared MICHAEL D. WILLIAMS and personally known to me (or provided to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument as the person(s) or the entity upon

behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature (Isla V. Delgusto)

Public

Ada N. Delgado

Pogra I otary Public, State of Florida

Complession No. CC 686901

My Complession Emp. 10/07/2001

1-800-J-NOTARY Fla. No. 20 108 & Bönding Co.