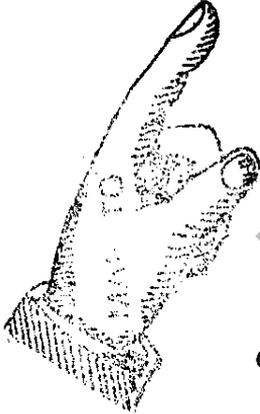


Mail Co.

O'Connor Title Services, Inc.  
162 West Hubbard Street  
Chicago, IL 60610



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

Freddie Mac Loan Number:  
Servicer Loan Number:02183821

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 JANUARY Ralph E. Bradley and Deborah, between  
Bradley, his Wife, as Joint Tenants

("Borrower") and

Northview Bank & Trust ("Lender"),  
amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security  
Instrument"), dated DECEMBER 20, 1995, securing the original principal sum of U.S.  
\$ 165,000.00, and recorded in Book or Liber at page(s)  
of the RECORDER OF DEEDS DOC.#95-900586 RECORDED 12/28/95

[Name of Records]  
Records of Cook, IL, and  
[County and State, or other jurisdiction]

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

VMP -868R (0009)  
FM3293 (11/15/00)

VMP MORTGAGE FORMS - (800)521-7291  
Distributed by John H. Harland Co. (800)937-3799  
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O'Connor Title  
Services, Inc.

# 1037-048

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(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:

2512 Bel-Air Drive,  
Glenview, IL, 60025

[Property Address]

the real property described being set forth as follows:

LOT 25 IN BLOCK 1 IN BEL-AIR GARDENS ADDITION TO GLENVIEW, BEING A SUBDIVISION OF PART OF THE NORTH FRACTIONAL HALF OF FRACTIONAL SECTION 12, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NUMBER: 09-12-102-028-0000

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, 2001**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **156,791.81**.

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 7.500 %, beginning JANUARY 1, 2001 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,158.68 , beginning on the 1ST day of FEBRUARY 2001 , and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on JANUARY 1, 2006 (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  
or at such other place as the Lender may require.

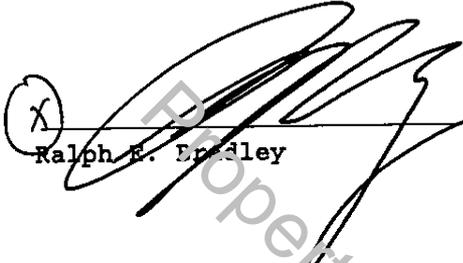
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments 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 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.

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0010099546 Page 4 of 5

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

 \_\_\_\_\_ (Seal)  
Ralph E. Bradley -Borrower

 \_\_\_\_\_ (Seal)  
Deborah J. Bradley -Borrower

Deborah J. Bradley

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

 -868R (0009)  
FM3293D (11/15/00)

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Property of Cook County Clerk's Office

STATE OF ILLINOIS

COUNTY OF COOK

I, WILLIAM ALLAN HOVEY, a Notary Public in and for said county and state do hereby certify that RALPH E. BRADLEY AND DEBORAH J. BRADLEY, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1 day of JANUARY, 2001

My Commission Expires: 08-28-01

Notary Public

"OFFICIAL SEAL"  
WILLIAM ALLAN HOVEY  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 08/28/01