

PREPARED BY MABRY & KING  
~~AFTER RECORDING, RETURN TO:~~  
BANK UNITED  
3200 SOUTHWEST FREEWAY, DROP PT 1318  
HOUSTON, TEXAS 77027  
ATTN: Lea Jones  
(713) 543-5556



0010109783

Recording Requested by &  
When Recorded Return To:

US Recordings, Inc.  
2925 Country Drive Ste 201  
St. Paul, MN 55117



6480493

Servicer Loan Number 6355506  
Investor Loan Number 760402000

**MODIFICATION OF DEED OF TRUST  
BALLOON LOAN MODIFICATION AGREEMENT**

(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 TO BE RECORDED IN THE LAND RECORDS WHERE THE  
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 1<sup>ST</sup> day of December, 2000, between Dionisios Manolis and Georgia Manolis, Husband and Wife ("Borrower"), 5636 N. St. Louis, Chicago, Illinois, 60659 and Bank United, 3200 Southwest Freeway, 13<sup>th</sup> Floor, Houston, Texas 77027 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated November 9, 1993, securing the original principal sum of U.S. \$48,000.00, and recorded on December 9, 1993 in/under Instrument No. 03009892 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 5636 N. St. Louis, Chicago, Illinois, 60659 the real property described being set forth as follows:

**LOT 7 IN BLOCK 68 IN W.F. KAISER AND CO'S BRYN MAWR AVENUE ADDITION TO ARCADIA TERRACE, BEING A SUBDIVISION OF THAT PART OF THE SOUTH WEST QUARTER OF SECTION 1 AND OF THE SOUTH HALF OF THE SOUTH EAST QUARTER OF SECTION 2 LYING WEST OF THE WESTERLY LINE OF THE RIGHTS OF WAY NORTH SHORE CHANNEL OF SANITARY DISTRICT OF CHICAGO (EXCEPT STREETS HERETOFORE DEDICATED) IN TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN.  
PARCEL #: 13-02-427-020-0000**

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 November 1, 2000 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$42,033.87.
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

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yearly rate of reset note rate of 8.500%, beginning December 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$347.24 beginning on the 1st day of January, 2001, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on December 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 3200 Southwest Freeway, 13<sup>th</sup> Floor, Houston, Texas 77027 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 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.

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

11-8-00  
Date

Dionissios Manolis  
Dionissios Manolis

11-8-00  
Date

Georgia Manolis  
Georgia Manolis

**BANK UNITED**  
Lender

By: H. Marc Helm

H. Marc Helm  
Senior Vice President of Loan Administration Bank United

Date: 11-28-00

[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]

STATE OF Ill  
COUNTY OF Cook

On this 8 day of November, 2000, before me personally came Dionissios Manolis to be known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same.

My commission expires 12-17-01



Agatha R Gora  
Notary Public Signature

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[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]

STATE OF Ill  
COUNTY OF Cook

On this 8 day of Nov, 2000 before me personally came Georgia Manolis to be known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same.

My commission expires 12-17-01



Agatha R. Gora  
Notary Public Signature

STATE OF TEXAS Ill  
COUNTY OF HARRIS Cook

On this 8 day of Nov, 2000, personally came before me Agatha R. Gora, Notary Public for said County and State, H. Marc Helm, says that he is Senior Vice President of Bank United, and that this instrument was acknowledged that said writing to be the act and deed of said corporation.

My commission expires 12-17-01



Agatha R. Gora  
Notary Public Signature

Superior Cook County Clerk's Office

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STATE OF TEXAS

COUNTY OF HARRIS

On this 28th day of November, 2000, personally came before me Gina Allen, Notary Public for said County and State, **H. Marc Helm**, says that he is **Senior Vice President of Bank United**, and that this instrument was acknowledged that said writing to be the act and deed of said corporation.

My commission expires 1-29-02

Gina Allen  
Notary Public Signature



**U06480493-01**  
MORTGAGE MODIFIC  
REF# 20047040  
US Recordings

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