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When Recorded Mail
HomeSide Lending, Inc.
Attn: Special Loans Department
7255 Baymeadows Way
Jacksonville, FL 32256

2203/0090 88 001 Page 1 of 4
2001-05-17 14:06:28
Cook County Recorder 27.50



FHLMC Number: 681795018
Loan Number: 10884168
S/S 169402

MIN: 100010980000160662
Recording Requested by &
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St. Paul, MN 55117

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07234170

Original

BALLOON LOAN MODIFICATION

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

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: ONE ORIGINAL IS 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 March 12, 2001, between RONALD S KRZECZOWSKI ("Borrower") and GINA M KRZECZOWSKI ("Borrower" HIS WIFE, AS JOINT TENANTS and HomeSide Lending, Inc. ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns and solely for the purpose of signifying Lender's assent to the modification of the Security Instrument), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated APRIL 21, 1994, securing the original principal sum of U.S. \$135,000.00, and recorded as 94-364464 on 04/22/94 * in the Official Record 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 14120 S HAWTHORNE DR, LEMONT, IL 60439 the real property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF
* RERECORDED ON 09/23/94 as 94-830966

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, and MERS (solely as nominee for Lender and Lender's successors and assigns and solely for the purpose of signifying Lender's assent to the modification of the Security Instrument) 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 the 1st day of MAY 2001, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$122,748.02.
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 7.625%, beginning the 1st day of MAY 2001. The Borrower promises to make monthly principal and interest payments of U.S. \$944.36 beginning on the 1st day of JUNE 2001 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on MAY 1, 2024 (the "Modified

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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 HomeSide Lending, Inc. 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.

(To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

Witness 1

Print Name

Witness 2

Print Name

Ronald S. Krzeczowski (Seal)
RONALD S KRZECZOWSKI Borrower
SS# 301 46-4241

Gina M. Krzeczowski
GINA M KRZECZOWSKI
SS# 339-50-4857

STATE OF Illinois }
COUNTY OF Cook }

On 22, March, 2001 before me, a Notary Public in and for said State, the undersigned personally

appeared Ronald & Gina Krzeczowski
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 the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Linda Ross

Name Linda Ross
(Type or Print)



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Cynthia Jones
Witness: CYNTHIA JONES

D. Keene
D. Keene (Vice President)

Christopher J. Epps
Witness: CHRISTOPHER J. EPPS

Robyn Watson
Robyn Watson (Assistant Secretary)

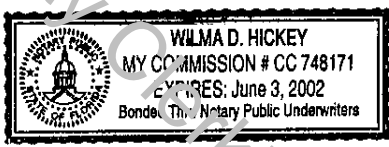
STATE OF FLORIDA }
COUNTY OF DUVAL }

I hereby certify that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared D. Keene and Robyn Watson to me known as Vice President and Assistant Secretary, respectively of HomeSide Lending, Inc., and severally acknowledged before me that they executed the same as such officers in the same and on behalf of said corporation.

Witness my hand and official seal in the County and State last aforesaid the 3rd day of

April, 2001.

Wilma D. Hickey
Notary Public



My Commission expires: 6/3/02

Prepared by: REQUESTOR/, HomeSide Lending, Inc.
7255 Baymeadows Way, Jacksonville, FL 32256

(Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction)

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LEGAL DESCRIPTION

TAX ID #: 22-34-303-010 VOLUME NO. : 62

LOT 10 IN ZION WOODS, BEING A SUBDIVISION OF PART OF THE SOUTHWEST ¼ OF SECTION 34, TOWNSHIP 37 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND ALSO THE SOUTH 240.00 FEET OF THAT PART OF THE NORTH 1349.80 FEET OF THE WEST 100 ACRES OF THE SOUTHWEST ¼ OF SECTION 34, TOWNSHIP 37 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE WEST 1613.58 FEET OF SAID SOUTHWEST ¼ OF SECTION 34, IN COOK COUNTY, ILLINOIS.



U07234170-01

BLLN LN MODIFICA

REF# 20067999

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