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Cook County Recorder 55.50



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

Freddie Mac Loan Number: . . .  
Servicer Loan Number: 03084031

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 MAY 2001 BETWEEN

ROBERTA A. CHITTENDEN, UNMARRIED

("Borrower") and

Northview Bank & Trust

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated MAY 16, 1996, securing the original principal sum of U.S.

\$ 40,000.00, and recorded in Book or Liber at page(s)  
of the RECORDER OF DEEDS, RECORDED 05/29/96 AS DOCUMENT # 96-401952

[Name of Records]

Records of Cook, IL

[County and State, or other jurisdiction]

, and

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

Form 3293 1/01

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

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O'Connor Title  
Services, Inc.

# 1176-26

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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:

1555-1557 Harding  
Road, Northfield, IL, 60093  
[Property Address]

the real property described being set forth as follows:

The East 100 feet of the West 350 feet of Lot 1 in Higgins' Subdivision of that part of the original Lot 2 lying East of Happ's Road in Happ's Subdivision recorded March 2, 1859 of the South part of the Southwest Quarter of Section 19, Township 42 North, Range 13, East of the Third Principal Meridian, as per plat recorded July 29, 1924 in Book 192 of Plats, Page 1, as Document 8530235 in Cook County, Illinois.

PERMANENT INDEX NUMBER: 05-19-323-012

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 **MAY 1, 2001**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **37,939.46**.

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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 7.750 %, beginning MAY 1, 2001 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 286.57 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, 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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[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

 (Seal)  
Roberta B. Chittenden -Borrower

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

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

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

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STATE OF ILLINOIS

COUNTY OF COOK

I, KOOI LIN CHADDAH, a Notary Public in and for said county and state do hereby certify that ROBERTA A. CHITTENDEN, 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 she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 01 day of MAY, 2001

My Commission Expires: 10/08/01

Kooi Lin Chaddah  
Notary Public



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