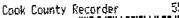
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### BALLOON LOAN MODIFICATION

(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

Balloon Loan McCification ("Modification"), entered into effective as of the This 2001 day of MAY 1ST

ROBERTA A. CHITTENDEN, UNMARRIED

("Borrower") and

("Lender"),

Northview Bank & Trust amends and supplements (1) the Mortgage, Deed of Trust, or Dee1 to Secure Debt (the "Security , securing the original principal sum of U.S. Instrument"), dated MAY 16, 1996 at page(s)

40,000.00 , and recorded in Book or Liber of the RECORDER OF DEEDS, RECORDED 05/29/96 AS DOCUMENT + 96-401952 [Name of Records]

Cook, IL Records of

, and

[County and State, or other jurisdiction]

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

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

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O'Connor Title Services, Inc.

#\_1176-26\_

(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 10 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 itcorded 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

204 COUNTY To evidence the election by the Borrower of the [Conditional Pight 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 Security Instrument (the "Unpaid Principal Balance") is U.S. \$

, the amount payable under the No e and 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 . The Borrower 7.750 %, beginning MAY 1, 2001 promises to make monthly payments of principal and interest of U.S. \$ , and continuing thereafter on 2001 day of JUNE beginning on the 1ST the same day of each succeeding month until principal and interest are paid in full. If on (the "Modified Maturity Date"), the Borrower still owes amounts MAY 1, 2000 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 promounts, 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.]

Walerta Chiften	(Seal)	(0-1)
Roberta B. Chittenden	-Borrower	(Seal)
900 m		-Borrower
	(Seal)	(Seal)
Ox	-Borrower	-Borrower
-868R (0009) FM3293D (11/15/00)	Page 4 of 4	Form 3293 1/01

### STATE OF ILLINOIS

LIN CHADDAIT, a Notary Public in and for said county and state do hereby cercity 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 free and voluntary act, for the uses and purposes therein

set forth.

Given under my hand and official seal, this

day of

My Commission Expires: (0/08/0)