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1/18/00 77 27 001 Page 1 of 4
2000-02-15 12:28:35
Cook County Recorder 27.50



00111270

When Recorded Mail To:
First American Title Insurance
3 First American Way
Santa Ana, CA 92703
Attn: Cristina Semler

FHLMC#533720796
NBMC #2003115488

Tateo#223374

BALLOON LOAN MODIFICATION

(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 IS TO BE RECORDED IN THE LANDS RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED

This Balloon Loan Modification ("Modification"), entered into effective as of the 1st day of January, 2000, between Robert W. Schmidt and Samara S. Schmidt ("Borrower") and NationsBanc Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 17, 1992, securing the original principal sum of the U.S. \$144,600.00, and recorded as Instrument Number 93-010083 & Re-Recorded 93-199370, Recorded in 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 1230 Spring Creek Road, Elgin, Illinois 60120, the real Property described being set forth as follows:

LOT 267 IN COBBLER'S CROSSING UNIT 10A, BEING A SUBDIVISION OF PART OF SECTION 6, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

06-06-200-027

To evidence the election by the Borrower of the Conditional Right to Refinance 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, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$126,614.10.

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MY

FHLMC#533720796

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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 yearly rate of 8.250% , beginning **January 1, 2000**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,025.19**, beginning on the 1st day of **February 1, 2000**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **January 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 Bank of America Mortgage; 205 Park Club Lane; P.O. Box 9000; Buffalo, NY 14221 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.

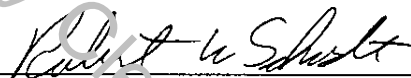
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the 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.}

Date

12/13/99

Robert W. Schmidt



(Seal)

Borrower

Date

12-13-99

Samara S. Schmidt



(Seal)

Borrower

Date

(Seal)

Borrower

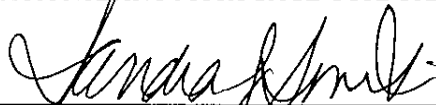
Date

(Seal)

Borrower

NATIONSBANC MORTGAGE CORPORATION

BY:



MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (12/95)

Page 2 of 3

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FHLMC Loan Number 533720796
NBMC Loan Number: 2003115488

BORROWER'S ACKNOWLEDGEMENT

State of Illinois

County of: Kane

On: 12-13-99 before me, Anna M Lopez
Date Name and Title of Officer (e.g. "Jane Doe, Notary Public")

personally appeared Robert Schmidt Samara Schmidt
Name(s) of Signer(s)

☐ personally known to me - OR - ☒ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to be 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.

Anna M Lopez
Signature of Notary Public

~~LENDER'S CORPORATE ACKNOWLEDGEMENT~~

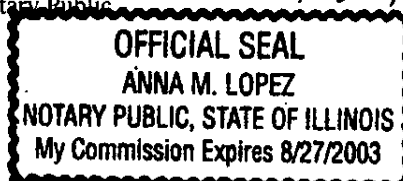
~~State of New York }~~

~~} SS.:~~

~~County of Erie~~

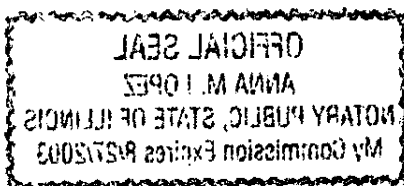
On the 13th day of December in the year 99, before me, the undersigned, a notary public in and for said State, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Anna M Lopez
Notary Public



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Property of Cook County Clerk's Office



KRISTEN NIETHE
 Notary Public, State of New York
 Qualified in Niagara County
 Reg. No. 01NI500387
 My Commission Expires 6/16/21

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REGISTERED
PROPERTY
Cook County Clerk's Office
Record No. 0111111111
Expiry Date 01/01/2025

