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2000-02-17 12:37:44

Cook County Recorder 29.50



00118382

Freddie Mac Loan Number: 589183303

Servicer Loan Number: 11130622

Falco # 1810920

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

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 LAND RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 1st day of November 1, 1999, between Janice Rajecki ("Borrower(s)") and G. E. Capital Mortgage Services, Inc. (Formerly known as Traveler's Mortgage Services, Inc. and Formerly known as Shearson, Lehman, Hutton Mortgage Corporation) ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated October 29, 1992, securing the original principal sum of U.S. \$128,000.00, and recorded in Document No. 92809233 of the Land 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 1737 N. Paulina Pl. Unit E26, Chicago, Illinois 60622, the real Property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

P.I.N. 14-31-422-002

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.



*SV
P5
22
MY*

2. As of November 1, 1999, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$116,161.01.

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 8.625%, beginning November 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$969.16, beginning on the 1st day of December, 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2022 (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 G. E. Capital Mortgage Services, Inc., 625 Maryville Centre Drive, St. Louis, MO 63141 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.]

1.4.00
Date

 (Seal)
Janice Rajack --Borrower

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

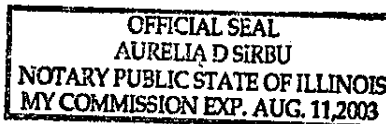
NOTARIZE BELOW

State of ILLINOIS
County of COOK

On this 4 day of JANUARY, ~~1999~~ 2000, before me the undersigned Notary Public, personally appeared JANKE RAJECKI 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 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.

Aurelia D. Sirbu
Notary Signature



August 11/2003
My Commission Expires

***UNIT E-26 IN PAULINA PLACE CONDOMINIUM AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PROPERTY:
LOTS 26, 27, 28, 29 AND 30 IN DILLARD'S RESUBDIVISION OF LOTS 70 TO 87 INCLUSIVE AND LOTS 99 TO 116 INCLUSIVE IN J.G. KEENAN'S SUBDIVISION OF BLOCK 24 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS ON JULY 30, 1992 AS DOCUMENT 92562861, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION, AND TOGETHER WITH A RIGHT AND BENEFIT APPURTENANT TO THE OWNERSHIP OF SAID UNIT TO THE PERPETUAL AND EXCLUSIVE USE OF LIMITED COMMON ELEMENT PARKING SPACE P-11 AS SET FORTH IN SAID DECLARATION.***

Property of Cook County Clerk's Office

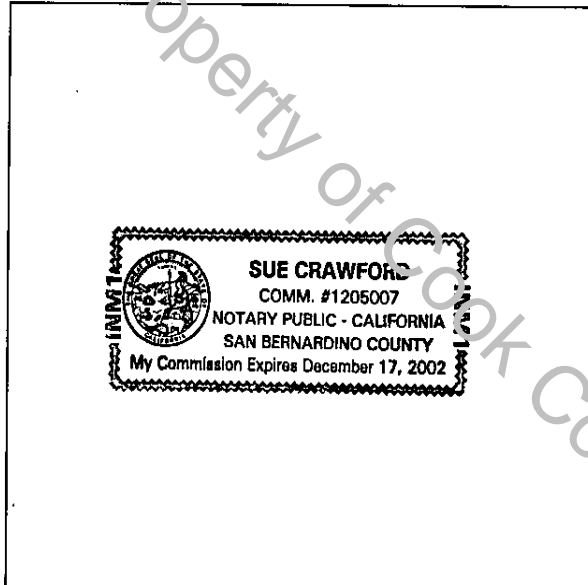
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GE CAPITAL MORTGAGE SERVICES, INC.

By: Stoney Martin
Stoney Martin
Assistant Secretary
(Corporate Seal)

STATE OF CALIFORNIA
SS.
COUNTY OF SAN BERNARDINO

ON THIS 11TH DAY OF JANUARY, 2000 BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC FOR SAID STATE, PERSONALLY APPEARED STONEY MARTIN, PERSONALLY KNOWN TO ME -OR- PROVED TO ME ON THE BASIS OF



SATISFACTORY EVIDENCE TO BE THE PERSON WHOSE NAME IS SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT SHE EXECUTED THE SAME IN HER AUTHORIZED CAPACITY, AND THAT BY HER SIGNATURE ON THE INSTRUMENT THE PERSON, OR THE ENTITY UPON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS my hand and official seal.

Sue Crawford
SIGNATURE OF NOTARY PUBLIC

OPTIONAL INFORMATION:

Though not required by law, the information requested below could prove useful to persons relying on the document and could provide against fraudulent use of this form (such as removal, and reattachment to another document.)

<p>Description of attached document:</p> <p>Type or Title of Document: <u>Balloon Loan Modification</u></p> <p>Prepared By: Etta D. Cook, Balloon Loan Specialist GE Capital Mortgage Services, Inc. 4680 Hallmark Parkway San Bernardino, CA 92407</p>	<p>Capacity Claimed by Signer:</p> <p>Signers Name: <u>Stoney Martin</u> Signer is Representing <u>GE Capital Mortgage Services, Inc.</u></p> <p><input type="checkbox"/> Individual <input checked="" type="checkbox"/> Corporate Officer Title: <u>Assistant Secretary</u></p> <p><input type="checkbox"/> Partner <input type="checkbox"/> Limited <input type="checkbox"/> General <input type="checkbox"/> Attorney-in-Fact <input type="checkbox"/> Trustee <input type="checkbox"/> Guardian or Conservator <input type="checkbox"/> Other: _____</p>
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