

Freddie Mac Loan Number: 517845490 Servicer Loan Number: 10851616

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Palloon 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 February, 2000, between Loretta R. Gorski ("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 applements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 28, 1992, securing the original principal sum of U.S. \$70,000.00, and recorded in Document 93007283 of the Real Estate 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 5352 North Mulligan, Chicago, Illinois 60630, the real Property described being set forth as follows:

LOT 238 IN ANGELINE DYNIEWICZ PARK BOULEVARD ADDITION BEING A SUBDIVISION IN THE SOUTH WEST 1/4 OF THE NORTH WEST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. TAX ID # 13-08-116-026

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):

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- 1. The Borrower is the owner and occupant of the Property.
- 2. As of February 1, 2000, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$59,475.29.
- 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 8.375%, beginning February 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$486.43, beginning on the 1st day of March, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on February 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 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, sureue, and other parties signing the Balloon Note and Security Instrument.]

Jan. 7, 2000 Date

Loretta R. Gorski

_(Seal) Porrower

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NOTARIZE BELOW	
State of Ollmore County of CopA	
On this Yeth day of Ganuary appeared Lorst A. Corski satisfactory endence to be the persuand acknowledged to me that	, 2000, before me the undersigned Notary Public, personal personally known to me, or □ proved to me on the basis of son(s) whose name(s) is/are subscribed to the within instrume he/she/they executed the same in his/her/their authorized their signature(s) on the instrument the person(s), or the entirected executed the instrument
WITNESS my hand and official sea	
Notary Signature 4.2.02	RITAMARIE RITTER NOTARY PUBLIC STATE OF ILLINOIS NO Commission Expires 04/02/2002
My Commission Expires	COUNTY COM
	C/O/A/S O/FICO

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GE CAPITAL MOBILITIES ERVICES COIC	AL COPY
Bytomy Magin	
Stoney Martin	
Assistant Secretary	
(Corporate Seal)	
S STATE OF CALIFORNIA	
SS. SCOUNTY OF SAN BERNARDINO	
GOOGINI ISOF SAIN BERNARDINO	
ON THIS, INTH DAY OF JANUARY, 2000 BEF	ORE ME. THE UNDERSIGNED NOTARY
PUBLIC FOR SAID STATE, PERSONALL	
PERSONALLY KNOWN TO ME -OR- D	
	SATISFACTORY EVIDENCE TO BE
	THE PERSON WHOSE NAME IS
Q _A	SUBSCRIBED TO THE WITHIN
	INSTRUMENT AND ACKNOWLEDGED TO ME THAT SHE
	EXECUTED THE SAME IN HER
	AUTHORIZED CAPACITY, AND THAT
CHE CRAWN AND A	BY HER SIGNATURE ON THE
SUE CRAWFOR: COMM. #1205007	INSTRUMENT THE PERSON, OR THE
NOTARY PUBLIC - CALIFORNIA SAN BERNARDINO COUNTY	ENTITY UPON BEHALF OF WHICH
My Commission Expires December 17, 2002	THE PERSON ACTED, EXECUTED THE
	INSTRUMENT.
Y	WiTNESS my hand and official seal.
	sue (sandord
	SIGNATUI E OF NOTARY PUBLIC
OPTIONAL INFORMATION:	74,
Though not required by law, the information requested below or	ould prove useful to persons relying on the document
and could provide against fraudulent use of this form (such as re	emoval, and reattachment to another jux ument.)

Description of attached document:	Capacity Claimed by Signer:
Type or Title of Document:	Signers Name: Signer is Representing:
Balloon Loan Modification	Stoney Martin GE Capital Mortgage Services, Inc.
Prepared By:	■ Corporate Officer
Etta D. Cook, Balloon Loan Specialist	Title: Assistant Secretary
GE Capital Mortgage Services, Inc.	☐ Partner
4680 Hallmark Parkway	☐ Limited
San Bernardino, CA 92407	☐ General ·
	☐ Attorney-in-Fact
	☐ Trustee
	☐ Guardian or Conservator
	☐ Other:

CITY OF CHICAGO COUNTY OF COOK

STATE OF ILLINOIS

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THE RECORDS OF BINING, STALLBURTHS AND DEATHS FOR THE CITY OF CHICAGO LAWS AND ORDINANCES ACCOMPANYING CERTIFCATE ON THIS OF ILLINOIS AND THE ORDINANCES OF BY VIJIUE OF THE LAWS OF THE STATE KEPT BY ME IN PURSUANCE OF SAID SHEET IS A THUE COPY OF A RECORD THE CITY OF CHICAGO; HIAT THE CESTIFY THAT I AM THE KEEPER OF REGISTRAH OF VITAL STATISTICS OF L SHEILA LYNE, RSM, LOCAL THE CITY OF CHICAGO, DO HEREBY

BE



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AFFIXED. THIS CERTIFIED COPY VALID WHEN MULTICOLOR SIGNATUHE SEAL IS

(BASEDON 1965 U.S. STANDAHDCERTIFICATE)

PUBLIC OF CHICAGO 40 AHO