

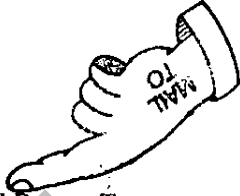
UNOFFICIAL COPY

00146483

7/3/00 02 001 Page 1 of 5
2000-02-29 10:37:23
Cook County Recorder 29.50



00146483



Record and Return To:
Bank of America Mortgage
475 CrossPoint Parkway NY2-001-01-23
Getzville, NY 14068-9090

FHLMC#533719623
LOAN #2003176985

243117

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 1, 2000, between Jacek Lukaszewicz and Dorota Zebrowska-Sobczak ("Borrower") and BA Mortgage, LLC (a wholly subsidiary of Bank of America, N. A.) successor in interest by merger of NationsBanc Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 8, 1992 and Recorded January 20, 2000, securing the original principal sum of the U.S. \$132, 000.00, and recorded as Instrument Number 92-938550 and 00051052. 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 8746 Kedvale, Skokis, IL 60076, the real Property described being set forth as follows:

MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

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. \$120, 986.53.

5-4
P-5
M-A
M
JHC

FHLMC#533719623
LOAN #2003176985

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 8.750% , beginning January 1, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$1019.45, 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; 475 CrossPoint Parkway; P.O. Box 9000; Getzville, NY 14068 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.}

01/31/2000
Date

Jacek Lukaszewicz (Seal)
Jacek Lukaszewicz Borrower

01/31/2000
Date

Dorota Zebrowska-Sobczak (Seal)
Dorota Zebrowska-Sobczak Borrower

Date

(Seal)
Borrower

Date

(Seal)
Borrower

BA MORTGAGE, LLC

[Signature]
BY:

Legal Description:

PARCEL 1:

THAT PART OF LOTS 1 THROUGH 10 BOTH INCLUSIVE IN BLOCK 4 IN A. A. LEWIS' EVANSTON GOLF MANOR, BEING A SUBDIVISION IN THE NORTH 1/2 OF THE NORTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE ABOVE DESCRIBED PROPERTY TAKEN AS A SINGLE TRACT OF LAND, IN COOK COUNTY, ILLINOIS; THE SOUTH 52.97 FEET OF THE TRACT DESCRIBED ABOVE, AS MEASURED PERPENDICULAR TO THE SOUTH LINE THEREOF (EXCEPT THE WEST 216.49 FEET THEREOF AS MEASURED ALONG THE SOUTH LINE OF SAID TRACT), AND

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS DATED FEBRUARY 25, 1976 AND RECORDED FEBRUARY 26, 1976 AS DOCUMENT 23400403 AS CREATED BY DEED FROM CHICAGO TITLE AND TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 8, 1975 KNOWN AS TRUST NUMBER 1066872 TO ASHER J. BEEDERMAN AND CHERI A. BEEDERMAN, HIS WIFE, DATED JULY 3, 1976 AND RECORDED SEPTEMBER 15, 1976 AS DOCUMENT 23636906 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS.

P.I.N.:

10-22-201-057-0000

Cook County Clerk's Office

UNOFFICIAL COPY

FHLMC Loan Number 533719623
Loan Number: 2003176985

BORROWER'S ACKNOWLEDGEMENT

State of: ILLINOIS

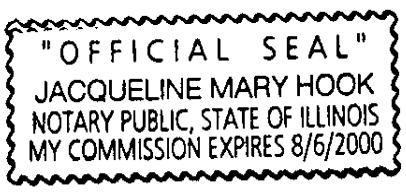
County of: COOK

On: 1/3/2000 before me, Jacqueline Mary Hook, Notary Public
Date Name and Title of Officer (e.g. "Jane Doe, Notary Public)

personally appeared Jacek Lukaszewicz and Dorota Zebrowska Sobczak
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.

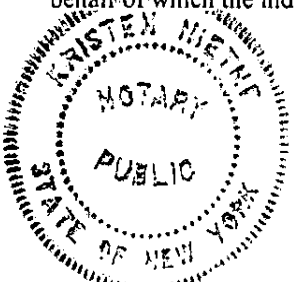


Jacqueline Mary Hook
Signature of Notary Public

LENDER'S CORPORATE ACKNOWLEDGMENT

State of New York }
 } SS.:
County of Erie }

On the 2 day of FEBRUARY in the year 2000, before me, the undersigned, a notary public in and for said State, personally appeared SANDRA J. SMITH, Assistant Vice President, 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.



KRISTEN NIETHE
Notary Public, State of New York
Qualified in Niagara County
Reg. No. 01N15080387
My Commission Expires 6/16/01

Kristen Niethe
Notary Public

UNOFFICIAL COPY

CERTIFICATE OF PREPARATION

I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT WAS PREPARED BY ONE OF THE PARTIES IN THE WITHIN INSTRUMENT.

Ana Pantoja
SIGNATURE

Title Coordinator
JOB TITLE

Property of Cook County Clerk's Office