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4022 0158 27 001 Page 1 of 6  
2002-05-29 11:02:50  
Cook County Recorder 31.50



**BALLOON LOAN MODIFICATION**  
(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

Freddie Mac Loan Number:  
Servicer Loan Number:13014365

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 MARCH 2002 BETWEEN  
JOHN W. MAST AND SONJA T. MAST, HUSBAND AND WIFE AS JOINT  
TENANTS

Northview Bank & Trust ("Borrower") and  
("Lender"),  
amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security  
Instrument"), dated MARCH 11, 1997, securing the original principal sum of U.S.  
\$ 150,000.00, and recorded in Book or Liber at page(s),  
of the Recorder of Deeds, Cook County RECORDED 3/25/97 AS DOC #97-205807  
[Name of Records] AND MODIFIED 12/16/97 AS  
Records of Cook, IL DOC #97943199, and  
[County and State, or other jurisdiction]

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

VMP -888R (0009)  
FM3293 (11/15/00)

VMP MORTGAGE FORMS - (800)521-7291  
Distributed by John H. Harland Co. (800)937-3799  
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Form 3293 1/01

O'Connor Title  
Services, Inc.

# 2148-047

AFTER RECORDING RETURN TO:  
NORTHVIEW BANK & TRUST  
245 WAUKEGAN ROAD  
NORTHFIELD, IL 60093  
ATTN: VICKIE ATTARDO  
LOAN DEPT.

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(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:

1800 A Wildberry  
Drive, Glenview, IL, 60025  
[Property Address]

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof

PERMANENT TAX NUMBER : 04-23-302 036-1001

To evidence the election by the Borrower of the [Conditional Right 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 **MARCH 1, 2002**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **76,165.75**.

U/M  
-888R (0009)  
FM3293B (11/15/00)

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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 7.000 %, beginning MARCH 1, 2002. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 538.32 beginning on the 1ST day of APRIL 2002, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on MARCH 1, 2007 (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  
 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 cancelled, null and void, as of the maturity date of the Note.

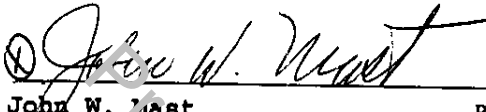
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

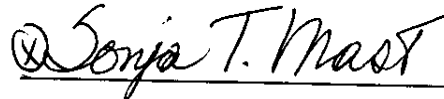
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[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.]

 (Seal)  
John W. Mast -Borrower

 (Seal)  
-Borrower

Sonja T. Mast

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

Property of Cook County Clerk's Office

## EXHIBIT A

## LEGAL DESCRIPTION:

UNIT NUMBER 12-"A" AS DELINEATED ON THE SURVEY OF THE FOLLOWING PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PCL"): THAT PART OF BLOCK 2, IN VALLEY LO-UNIT NUMBER 5, BEING IN SECTION 23, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING ON THE NORTH LINE OF SAID BLOCK 2, AT A POINT WHICH IS 969.54 FEET EAST FROM THE NORTH WEST CORNER OF SAID BLOCK 2, AND RUNNING THENCE SOUTH ALONG A LINE PERPENDICULAR TO SAID NORTH LINE OF BLOCK 2, A DISTANCE OF 171.41 FEET TO THE NORTHEASTERLY LINE OF WILDBERRY DRIVE; THENCE NORTHWESTWARDLY ALONG SAID NORTHEASTERLY LINE OF WILDBERRY DRIVE, BEING HERE A STRAIGHT LINE, A DISTANCE 10.33 FEET TO A POINT OF CURVE; THENCE CONTINUING NORTHWARDLY ALONG SAID NORTHEASTERLY LINE OF WILDBERRY DRIVE, BEING HERE THE ARC OF A CIRCLE CONVEX TO THE NORTH EAST AND HAVING RADIUS OF 80 FEET, A DISTANCE OF 62.83 FEET TO A POINT OF TANGENT IN THAT NORTH LINE OF WILDBERRY DRIVE WHICH IS 140.67 FEET SOUTH FROM THE NORTH LINE OF SAID BLOCK 2; THENCE WEST ALONG SAID NORTH LINE OF WILDBERRY DRIVE, A DISTANCE OF 24.13 FEET TO AN INTERSECTION WITH A LINE WHICH IS PERPENDICULAR TO THE NORTH LINE OF SAID BLOCK 2, AND WHICH INTERSECTS THE NORTH LINE OF SAID BLOCK 2 AT A POINT WHICH IS 879.54 FEET FROM THE NORTH WEST CORNER OF SAID BLOCK 2; THENCE NORTH ALONG SAID LAST DESCRIBED PERPENDICULAR LINE, A DISTANCE 140.67 FEET TO SAID NORTH LINE OF SAID BLOCK 2, AND THENCE EAST ALONG SAID NORTH LINE OF BLOCK 2, A DISTANCE OF 90 FEET TO THE POINT OF BEGINNING, COMMONLY KNOWN AS 1800A WILDBERRY DRIVE GLENVIEW, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO A CERTAIN DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY THE NORTH WEST NATIONAL BANK OF CHICAGO AS TRUSTEE UNDER A CERTAIN TRUST AGREEMENT DATED FEBRUARY 2, 1971 KNOWN AS TRUST NUMBER 1007, AND RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS AS DOCUMENT 21867098, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING THE UNITS THEREON AS DEFINED AND SET FORTH IN SAID DECLARATION OF CONDOMINIUM OWNERSHIP AND SURVEY) IN COOK COUNTY, ILLINOIS.

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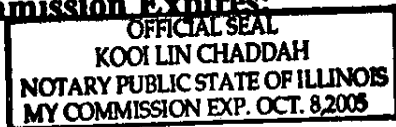
STATE OF ILLINOIS

COUNTY OF

I, *Kooi Lin Chaddah*, a Notary Public in and for said county and state do hereby certify that *John W Mart & Sonja T. Mart* 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 *they* signed and delivered the said instrument as *their* free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this *15* day of *March*, *2002*

My Commission Expires:



*Kooi Lin Chaddah*  
Notary Public

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