



~~Record and Return To:~~  
Prepared by Loa M Porter  
Bank of America Mortgage  
475 CrossPoint Parkway  
Getzville, NY 14068-9000  
NY2-001-01-23

When Recorded Return To:  
First American Title Company  
3355 Michelson Dr., Suite 250  
Irvine, CA 92612  
Attn: Special Default Services Division  
Dee Dee Caswell

Loan Number 4810059362L

Tax Id Number 18-25-210-003

10938531

### 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 1<sup>st</sup> day of September, 2002, between Naomi J. Baker ("Borrower") and Bank of America, N. A. successor in interest by merger of Bank of America, FSB ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 25, 1995, securing the original principal sum of the U.S. \$95,000.00, and recorded as Instrument Number 95612162, 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 7215 W. 72nd Street, Bridgeview, Illinois 60455 the real Property described being set forth as follows:

LOT 71 IN FREDERICK H. BARTLETT'S HARLEM AVENUE AND 71<sup>ST</sup> STREET FARMS, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 (EXCEPT THE EAST 50 FEET THEREOF) OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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 September 1, 2002, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$85,061.05.

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\$28.00

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Loan Number 4810059362L

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 7.125%, beginning September 1, 2002. The Borrower promises to make monthly payments of principal and interest of U.S. \$627.52, beginning on October 1, 2002, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2025 (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.}

7-17-02  
Date

Naomi J. Baker (Seal)  
Naomi J. Baker Borrower

BANK OF AMERICA, N. A.

Jacqueline M. Panaro  
BY: Jacqueline M. Panaro, Officer

