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2002-09-18 09:30:19

Cook County Recorder

28.00



-Record and Return To:-

Prepared by Joan. 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 Casuell

Loan Number 4810059362L

Tax Id Number 18-25-210-003

BALLOON LOAN MODIFICATION

(Pursuant To the Terras 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 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 71ST STREET FAK'AS, 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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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 therof, 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.}

7-11

Date

Naomi, Baker

Borrower

(Seal)

BANK OF AMERICA, N. A.

Macqueline M. Panaro, Officer

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (12/95)

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Loan Number 4810059362L

BORROWER'S ACKNOWLEDGMENT

State of: /KL/NO15

County of: Cas k
On: July 17, 2003 before me, Potencia O. Morgan, Notacy Public Name and Title of Officer (e.g. "Jane Doe, Notary Public)
personally ar peared Naomi J. Baker, 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.
MOTATO "OFFICIAL SEAL" PUBLIC PATRICIA D. MORGAN Signature of Notary Public Signature of Notary Public
My Commission Expires
' C
LENDER'S CORPORATE ACKNOWLEDGMENT
State of New York } } SS.:
County of Erie }
On the 21 day of Mgust public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned a notary public in and for acid the undersigned and
the undersigned, a notary public in and for said State, personally appeared Jacqueline ivi. Panaro, Officer,

personally known to me or proved to me on the basis of satisfactory evidence to be the incividual(s) whose name(s)

his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person on

is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in

behalf of which the individual(s) acted, executed the instrument.

My Commission Expires 6

KRISTEN NIETHE Notary Public, State of New Yerk Qualified in Niagara County Reg. No. 01N15080367

MULITISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293(12/95)

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