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23 7 0226 11 001 Page 1 of 5
2000-03-29 15:43:25
Cook County Recorder 29.50



Return to: FIRST AMERICAN TITLE
3 First American Way
Santa Ana, CA 92707
Attn: Loan Modification Dept.

FHLMC#533721903
LOAN #2003218159
240016

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 **March, 2000**, between **James D. Dawson**, Bachelor ("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 **February 26, 1993**, securing the original principal sum of the U.S. **\$151, 200.00**, and recorded as Instrument Number **93160947**. Recorded in Official Records of **Cook County, Illinois**; and (2) a 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 **5510 North Sheridan #14B, Chicago, Illinois 60640**, the real Property described being set forth as follows:

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

Tax id no. 140-820-20170124

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 **March 1, 2000**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$138, 615.16**.

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P-5
N-4
M-7
JTK

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LOAN #2003218159

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 **8.625%**, beginning **March 1, 2000**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1156.51**, beginning on the 1st day of **April 1, 2000**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **March 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.

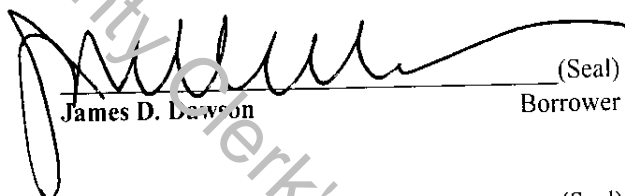
The Borrower will make such payments at Bank of America Mortgage; 475 CrossPoint Parkway; P.O. Box 9000; Getzville, NY 14068 or at such other place as the Lender may require.

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.}

2-8-00
Date


James D. Dawson (Seal)
Borrower

Date

(Seal)
Borrower

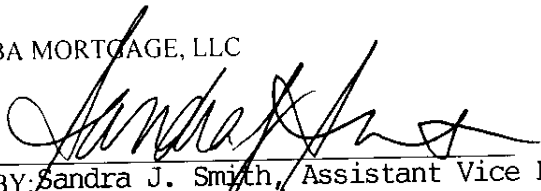
Date

(Seal)
Borrower

Date

(Seal)
Borrower

BA MORTGAGE, LLC


BY: Sandra J. Smith, Assistant Vice President

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FHLMC Loan Number 533721903
 Loan Number: 2003218159

BORROWER'S ACKNOWLEDGEMENT

State of: Illinois

County of: COOK

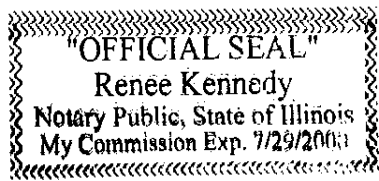
On: 2-08-00
Date

before me, Renee Kennedy
Name and Title of Officer (e.g. "Jane Doe, Notary Public)

personally appeared

James D. Dawson
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.

Renee Kennedy
Signature of Notary Public

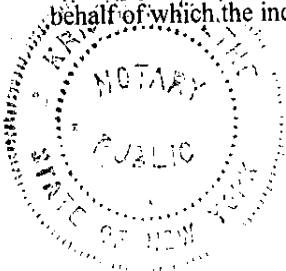
LENDER'S CORPORATE ACKNOWLEDGMENT

State of New York }

} SS.:

County of Erie }

On the 22 day of February in the year 2000, before me, the undersigned, a notary public in and for said State, personally appeared SANDRA J. SMITH,
 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.

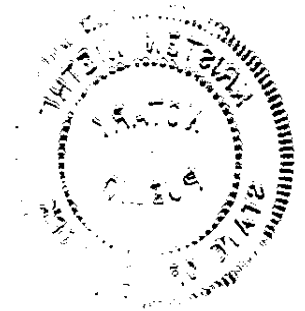


KRISTEN NIETHE
 Notary Public, State of New York
 Qualified in Niagara County
 Reg. No. 01NI5080387
 My Commission Expires 6/16/01

Kristen Niethé
 Notary Public

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5. THE LAND REFERRED TO IN THIS POLICY IS IN THE STATE OF ILLINOIS, COUNTY OF COOK AND IS DESCRIBED AS FOLLOWS:

UNIT 14-B AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"):

LOT 10 AND THE SOUTH 1/3 OF LOT 9 IN BLOCK 1 IN JOHN LEWIS COCHRAN'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM OWNERSHIP AND BY-LAWS, EASEMENTS, RESTRICTIONS AND COVENANTS FOR 5500 SHERIDAN ROAD CONDOMINIUM MADE BY EXCHANGE NATIONAL BANK OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 1, 1972 AND KNOWN AS TRUST NUMBER 27140, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 22272728;

TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE PARCEL (EXCEPTING FROM THE PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL OF THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), ALL IN COOK COUNTY, ILLINOIS.

Cook County Clerk's Office

GOVERNMENT CODE 27361.7

I CERTIFY UNDER THE PENALTY OF PERJURY THAT THE FOLLOWING PARAGRAPHS TO WHICH THIS STATEMENT IS ATTACHED READ AS FOLLOWS:

DATED: _____

COUNTY OF _____, STATE OF CALIFORNIA

FIRST AMERICAN TITLE

_____, GINA PANTOJA

GOVERNMENT CODE 27361.7

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READ AS FOLLOWS:

NAME OF NOTARY: Renee Kennedy

DATE OF COMMISSION EXPIRES: 7/29/00

COUNTY WHERE BOND IS FILED: _____

COMMISSION NUMBER: _____

MANUFACTURER/VENDOR NUMBER: _____

PLACE OF EXECUTION: SANTA ANA, CA DATE: 2/28/00

SIGNATURE: Gina Pantoja /GINA PANTOJA