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0321032041

Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 07/29/2003 11:05 AM Pg: 1 of 4

**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 LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 28th day of  
May, 2003 between

Mary E. Walsh, A single person

MB Financial Bank, N.A., successor in interest to South Holland Trust and  
Savings Bank ("Borrower") and  
("Lender"), amends and supplements (1) the Mortgage, Deed  
of Trust, or Deed to Secure Debt (the "Security Instrument"), dated May 9, 1996  
securing the original principal sum of U.S. \$ 72,900.00, and recorded in Book or  
Liber as Document #96363084 at page(s) of the  
Records of Cook County, Illinois, and  
[Name of Records] [County and State, or other jurisdiction]

(2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers  
that real and personal property described in the Security Instrument and defined in the Security Instrument as the  
"Property", located at 405 N. Wabash, Unit #509, Chicago IL 60611, the real property  
[Property Address]

described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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 June 1, 2003 the amount payable under the Note and Security Instrument  
(the "Unpaid Principal Balance") is U.S. \$ 66,020.00

Initials: M R W

Box 215

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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 6 %, beginning June 1, 2003 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 426.20 , beginning on the 1st day of July, 2003 , and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1, 2028 , 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 MB Financial Bank, N.A.  
1200 N. Ashland Avenue, Chicago IL 60622 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.

Initials:  M R W

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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.]

\_\_\_\_\_ Mary Rita Walsh (Seal)  
 Date \_\_\_\_\_ Mary R. Walsh -Borrower

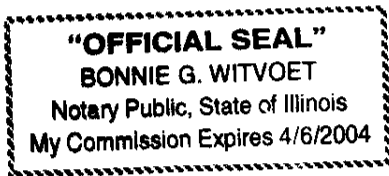
\_\_\_\_\_ (Seal)  
 Date \_\_\_\_\_ -Borrower

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

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

\_\_\_\_\_ [Space Below This Line For Acknowledgment] \_\_\_\_\_  
 State of \_\_\_\_\_ §  
 County of \_\_\_\_\_ §  
 \_\_\_\_\_ §

This instrument was acknowledged before me on JUNE 12, 2003  
 by MARY RITA WALSH, A SINGLE PERSON



Bonnie G. Witvoet  
 Notary Public

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## EXHIBIT "A"

RIDER ATTACHED HERETO AND MADE A PART HEREOF:

property address: 405 N. Wabash, Unit 509, Chicago IL 60611

### LEGAL DESCRIPTION:

UNIT 509 IN THE RIVER PLAZA CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 3, 5, 8, 15, 16, 17, 19, 20, 22, 31 TO 39, BOTH INCLUSIVE, 41, 44 TO 48, BOTH INCLUSIVE, IN RIVER PLAZA RESUBDIVISION OF LAND, PROPERTY AND SPACE OF LOTS 1 TO 12 AND VACATED ALLEY IN BLOCK 5 IN KINZIE'S ADDN TO CHICAGO IN THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 94758753 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

P.I.N.#17-10-132-037-1069

Proprietary Cook County Clerk's Office