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**Doc#:** 0412719019  
Eugene "Gene" Moore Fee: \$38.50  
Cook County Recorder of Deeds  
Date: 05/06/2004 08:47 AM Pg: 1 of 8

Property of Cook County Clerk's Office

Balloon Loan Modification

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(document title)

A handwritten signature in black ink, appearing to be 'E. Moore'.

**UNOFFICIAL COPY**Freddie Mac Loan Number: **914972723**Servicer Loan Number: **5634480****BALLOON LOAN MODIFICATION****(Pursuant to the Terms of the  
Balloon Note Addendum and Balloon Rider)**

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2925 Country Drive Ste 201

St. Paul, MN 55117 **15672636**

This Balloon Loan Modification ("Modification"), entered into effective as of the 1st day of August, 2003, between Nancy A. Russell, Terry D. Russell and Marsha J. Geimer ("Borrower") and Guaranty Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 7, 1997, securing the original principal sum of U.S. \$90,000.00, and recorded in Book or Liber 0608902, at page(s) \_\_\_\_\_, of the Records of Cook County Illinois; and [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 the real and personal property described in the Security Instrument and defined in the Security Instrument as the Property", located at 1614 Hadley Court Unit 2L, the real property Wheeling, IL 60090 [Property Address]

described being set forth as follows:

See Attached

TA ID: 03-04-302-037-1483

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 August 1, 2003, the amount payable under the Note and Security Instrument (the Unpaid Principal Balance") is U.S. \$83,605.82.
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 6.125 %, beginning August 1, 2003. The Borrower promises to make monthly payments of principal and interest of U.S. \$565.46, beginning on the 1st day of September, 2003, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2026 (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 **Guaranty Bank** or at such other place as the Lender may require. **4000 West Brown Deer Road**  
**Brown Deer WI 53209**

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.



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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.]

7-16-03  
Date

*Nancy A Russell* (Seal)  
Nancy A Russel Borrower

7-17-03  
Date

*Terry D Russell* (Seal)  
Terry D Russell Borrower

7-18-03  
Date

*Marsha J Geimer* (Seal)  
Marsha J. Geimer Borrower

7-31-03  
Date

*Lynn M. Mayer* (Seal)  
Lynn M. Mayer, Vice President Lender

..... [Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction] .....

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## ALL-PURPOSE ACKNOWLEDGMENT

State of Illinois

County of Cook

On July 8, 2003 before me, Eileen Devis, (NOTARY PUBLIC)  
DATE NAME, TITLE OF OFFICER

personally appeared Nancy A. Russell  
NAME(S) OF SIGNER(S)

personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.



SIGNATURE OF NOTARY

Expires 4-19-07



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## ALL-PURPOSE ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

On 07/19/2003 before me, ANA LAGUNAS  
DATE NAME, TITLE OF OFFICER

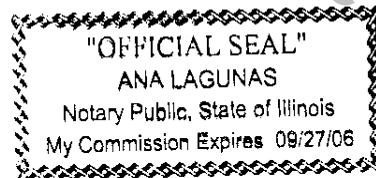
personally appeared FERRY DEAN RUSSEL  
NAME(S) OF SIGNER(S)

personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Ana Lagunas  
SIGNATURE OF NOTARY

Expires



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## ALL-PURPOSE ACKNOWLEDGMENT

State of Illinois

County of Cook

On July 18, 2003 before me, Eileen Devis (NOTARY PUBLIC)  
DATE NAME, TITLE OF OFFICER

personally appeared Marsha J. Geimer  
NAME(S) OF SIGNER(S)

personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Eileen Devis  
SIGNATURE OF NOTARY

Expires 4-19-07



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## ALL-PURPOSE ACKNOWLEDGMENT

State of Wisconsin

County of Milwaukee

On July 31, 2003 before me, Georgia Zellmer (Notary Public)  
DATE NAME, TITLE OF OFFICER

personally appeared Lynn M. Mayer, Vice President  
NAME(S) OF SIGNER(S)

Personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Georgia Zellmer  
SIGNATURE OF NOTARY

Expires 7-30-06

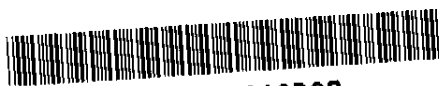


**UNOFFICIAL COPY****LEGAL ADDENDUM**

UNIT 1-27-31-R-C-2 IN THE ARLINGTON CLUB CONDOMINIUM AS DELINEATED ON THE SURVEY OF A PORTION OF THE FOLLOWING DESCRIBED REAL ESTATE:

THE FINAL PLATS OF THE ARLINGTON CLUB UNIT 1, UNIT 2, UNIT 3 AND UNIT 4 SUBDIVISION OF PART OF THE EAST ½ OF THE SOUTHWEST ¼ AND PART OF THE SOUTHEAST ¼ OF SECTION 4, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF WHEELING, COOK COUNTY, ILLINOIS; ACCORDING TO THE PLATS AND CERTIFICATES OF CORRECTIONS THERETO, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 11, 1985 AND KNOWN AS TRUST NO. 64050 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS, ON JUNE 17, 1986 AS DOCUMENT NUMBER 86245994 TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST APPURTENANT TO SAID UNIT IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM, AS AMENDED FROM TIME TO TIME, EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION AND SURVEY, AS AMENDED FROM TIME TO TIME, WHICH PERCENTAGE SHALL AUTOMATICALLY CHANGE IN ACCORDANCE WITH AMENDED DECLARATIONS AS SAME ARE FILED OF RECORD PURSUANT TO SAID DECLARATION, AND TOGETHER WITH ADDITIONAL COMMON ELEMENTS AS SUCH AMENDED DECLARATIONS ARE FILED OF RECORD, IN THE PERCENTAGES SET FORTH IN SUCH AMENDED DECLARATIONS WHICH PERCENTAGES SHALL AUTOMATICALLY BE DEEMED TO BE CONVEYED EFFECTIVE ON THE RECORDING OF SUCH AMENDED DECLARATIONS AS THROUGH CONVEYED THEREBY, IN COOK COUNTY, ILLINOIS.

SCHEDULE A



**U15672636-010P08**

LOAN MODIF AGREE  
LOAN# 5634480  
US Recordings