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Doc#: 0632933140 Fee: \$32.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/27/2006 01:43 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:

First American Title
P.O. Box 27670 3167036
Santa Ana, CA 92799
Attn: Recording Dept. BMPg

-----[Space Above This Line For Recording Data]-----

When Recorded Return To:

Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219-6009
Attn: Balloon Department: ALL

CHF Loan Number 4800004299

Prepared By:

Aimee Laughlin
Aimee Laughlin, Balloon Loan Representative

BALLOON LOAN MODIFICATION

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: 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 Loan Modification ("Modification"), made September 11, 2006, between June Lefkowitz, Widow and Allen A. Lefkovitz, as Executor of the Estate of Irving Lefkovitz f/k/a Irving Lefkovitz and June Lefkovitz, Husband and Wife, whose address is 1280 Rudolph Road #5M, Northbrook, Illinois 60062, ("Borrowers"), and JPMorgan Chase Bank, N.A., successor by merger to Bank One, N.A. successor by merger to The American National Bank and Trust Company of Chicago ("Lender"), amends and supplements (1) the Loan Security Agreement (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated September 20, 2001, securing the original principal sum of U.S. \$247,500.00, and recorded on October 25, 2001, as Document Number 0010998913, in the Official Records of Cook County, Illinois and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 1280 Rudolph Road #5M, Northbrook, Illinois 60062, the real property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

Parcel #04032000251068

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SCL*

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To evidence the election by the Borrower of the Extension of Loan Terms as provided 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 **October 1, 2006**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$231,460.24**.
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 **6.75%**, beginning **October 1, 2006**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,599.19**, beginning on the **1st** day of **November 2006**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 1, 2031** (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 3415 Vision Drive, Columbus, Ohio 43219-6009 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 Note are forever canceled, null and void, as of the date of the maturity 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 will comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note]



(WITNESS SIGNATURE)

Harold Lefkowitz
Witness Name (Printed/Typed)




Jane Lefkowitz (SEAL)
-BORROWER



(WITNESS SIGNATURE)

Theresa Lefkowitz
Witness Name (Printed/Typed)



Allen A. Lefkowitz, as Executor of the
Estate of Irving Lefkowitz (SEAL)
-BORROWER

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

(Individual Acknowledgment)

State of Illinois
County of Cook ss:

On this the 14th day of September, 2006 before me a Notary Public personally appeared Jane Letkovic and Allen Letkovic

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/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.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

[Signature]
(Notary Public)

My Commission expires:

Seal



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PARCEL 1:

UNIT 5M IN THE CONDOMINIUM OF NORTHBROOK COURT CONDOMINIUM III AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE. PART OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 25786573 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS;

PARCEL 2.

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCELS 1, 2 AND 3 AS SET FORTH IN DECLARATION OF ASSESSMENTS, COVENANTS AND RESTRICTIONS FOR THE CONDOMINIUMS OF NORTHBROOK COURT COMMUNITY ASSOCIATION RECORDED AS DOCUMENT NUMBER 25415820 AS AMENDED AND SUPPLEMENTED FROM TIME TO TIME IN COOK COUNTY, ILLINOIS;

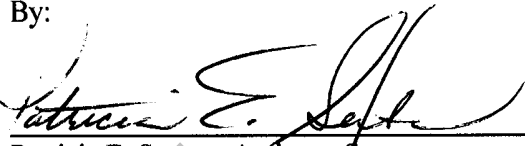
PARCEL 3.

PERPETUAL NON EXCLUSIVE EASEMENT FOR THE PURPOSE OF 2-WAY VEHICULAR TRAFFIC (PASSENGER VEHICLES AND TRUCKS) AND PEDESTRIAN ACCESS TO AND BETWEEN THE ABOVE DESCRIBED PARCEL OF LAND KNOWN AS RUDOLPH ROAD IN COOK COUNTY, ILLINOIS

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JPMorgan Chase Bank, N.A.

By:



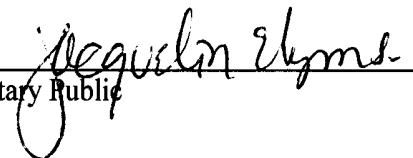
 Patricia E. Sexton, Assistant Secretary

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State of Ohio }
 }
 County of Franklin }

This instrument was acknowledged before me this 27th day of September 2006, by Patricia E. Sexton, Assistant Secretary, of JPMorgan Chase Bank, N.A., on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.



 Notary Public



Jacquelin E. Lyons
 Notary Public - State of Ohio
 My Commission Expires
 November 24, 2008

Property of Cook County Clerk's Office