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Doc#: 0706702110 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/08/2007 09:33 AM Pg: 1 of 3

When recorded mail to: **BMPG**
First American Title Lenders Advantage
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44115 **3378007**
Attn: National Recordings 1170

Freddie Mac Loan Number: 605409145
Servicer Loan Number: 7810205102

11533929

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 9th day of February, 2007, between Alan R Medintz ("Borrower"), and U.S. Bank N.A. ("Lender") amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated January 31, 2002, securing the original principal sum of U.S. \$300,700.00 recorded in Document # 0020185470 on February 15, 2005 of the Cook County Records in the State of Illinois. (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: 2304 N Greenview Ave, Chicago, IL 60614 the real property described being set forth as follows:

Lot 5 in block 1 in Nickerson's Addition to Chicago, being a subdivision of the West 1/2 of block 15 of subdivision block 5 of the East 1/2 of said block 15 of Sheffield's Addition to Chicago in section 32, township 40 North, range 14 East of the third principal meridian, together with a resubdivision of lots 28, 29 and 30 in the above subdivision, all in Cook County, Illinois.

Parcel ID Number: 14-32-101-037-0000

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of February 1, 2007 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$281,845.84.

*5/18
R3
5/18
MFB
10/18
LGM*

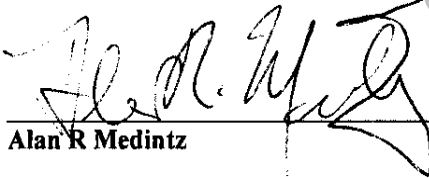
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3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of **6.500%**, beginning **February 1, 2007**. The Borrower promises to make monthly payments of principal and interest of U. S. **\$1,903.05**, beginning on the 1st day of **March 2007**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **February 1, 2032** (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 4801 Frederica Street, Owensboro, Kentucky 42302 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 Security Instruments 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 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 terms and provisions thereof, as amended by this Modification.



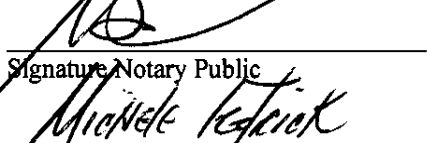
Alan R Medintz (Seal)

State of: IL
County of: Cook

I hereby certify, that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared, Alan R Medintz, to be known to be the person(s) described in and who executed the foregoing instrument and acknowledged before me that he executed the same for the purpose therein expressed.

Witnesses my hand and official seal in the county and state aforesaid this 9th day of February, 2007.

My Commission Expires: 12/09/2009



Signature Notary Public
Michele Kestrick
Name (typed or printed)

773 244-3244

Notary Phone Number

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Lender:
U.S. BANK N.A
Attorney In Fact U.S. Bank N.A.

By *Gordana Tomasevic*
Gordana Tomasevic, Vice President



State of: Wisconsin
County of: Milwaukee

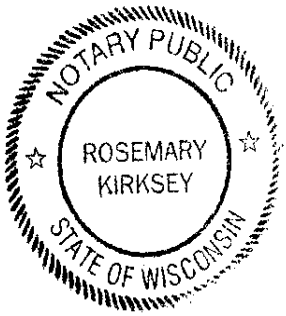
I, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named Gordana Tomasevic, Vice President and was executed and acknowledged and delivered to be the act and deed of the above company.

Witness my hand and seal of office this 15 day of February, 2007.

My Commission Expires: August 19, 2007

Rosemary Kirksey

Rosemary Kirksey
Name (typed or printed)



ROSEMARY KIRKSEY
Notary Public - State of Wisconsin
My Commission Expires Aug. 19, 2007

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (1/01)

MEDINTZ
11533929 IL
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT