



Doc#: 0708217005 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/23/2007 08:26 AM Pg: 1 of 4

Drafted By: Amanda Messplay
U.S. Bank Home Mortgage
16900 West Capitol Drive
Brookfield, WI 53005
Direct Phone: (262) 373-4762

When recorded mail to: *BMPC*
First American Title Lenders Advantage
Loss Mitigation Title Services- LMTS
1100 Superior Ave., Ste 200
Cleveland, OH 44115
Attn: National Recordings 1120
3409373

Freddie Mac Loan Number: 797200957
Servicer Loan Number: 7810210790

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 26th day of February, 2007, between *Rorri Green, an unmarried woman* ("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 *March 28, 2002*, securing the original principal sum of U.S. *\$138,400.00* recorded in *Document No. 203622623 on March 29, 2002* 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: *3436 North Lakeshore Drive #12M, Chicago, IL 60657* the real property described being set forth as follows:

See Attached Exhibit "A"

Parcel ID Number: 14-21-307-047-1138

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 *April 1, 2007* the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. *\$129,021.06*.

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B/W*


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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 **6.625%**, beginning **April 1, 2007**. The Borrower promises to make monthly payments of principal and interest of U. S. **\$881.27**, beginning on the 1st day of **May 2007**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **April 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.

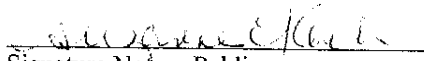
 (Signature)
Rorri Green

State of: IL
County of: Will

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, Rorri Green, to be known to be the person(s) described in and who executed the foregoing instrument and acknowledged before me that she executed the same for the purpose therein expressed.

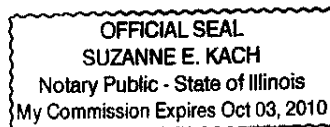
Witnesses my hand and official seal in the county and state aforesaid this 26th day of February, 2007.

My Commission Expires: 10/3/2010


Signature Notary Public

847-374-0100
Notary Phone Number

Suzanne E. KACH
Name (typed or printed)



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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

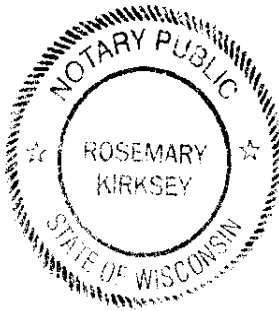
I, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named Gordana Tomasevic, Vice President and was executed and acknowledged and delivered to be the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

Witness my hand and seal of office this 5 day of MARCH, 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


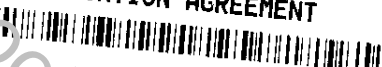
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Freddie Mac Loan Number: 797200967
Servicer Loan Number: 7810210790

Exhibit "A"
Attached Legal Description

UNIT 12M IN THE 3440 LAKE SHORE DRIVE CONDOMINIUM, AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 1 AND 2, IN OWNER'S DIVISION OF THAT PART OF LOT 26, (EXCEPT THE WESTERLY 200 FEET THEREOF) LYING WESTERLY OF SHERIDAN ROAD, IN THE SUBDIVISION OF BLOCK 16, IN HUNDLEY'S SUBDIVISION OF LOTS 3 TO 21 AND 33 TO 37, IN PINE GROVE IN FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS EXHIBIT 'D', TO THE DECLARATION OF CONDOMINIUM, RECORDED AS DOCUMENT NUMBER 25106295; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

 GREEN
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IL
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT


Property of Cook County Clerk's Office