

# UNOFFICIAL COPY



Doc#: 0734613099 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 12/12/2007 03:29 PM Pg: 1 of 4

WHEN RECORDED RETURN TO:  
Old Republic Title  
Attn: Post Closing-Recording  
320 Springside Dr.  
Suite 320  
Akron, OH 44333

20809092

[Space Above This Line For Recording Data]

When Recorded Return To:  
Prepared by  
Chase Home Finance, LLC  
3415 Vision Drive  
Columbus, OH 43219-6009  
Attn: Balloon Department: JI

FHLMC Loan Number 720992520  
CHF Loan Number 1676006653

Prepared By: Jackie Lyons  
Jackie Lyons, Balloon Loan Representative

## BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon  
Note Addendum and Balloon Rider)

**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 Balloon Loan Modification ("Modification"), made September 15, 2007, between Philip Nobel, Unmarried ("Borrower"), and Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated September 27, 2002, securing the original principal sum of U.S. \$323,000.00, and recorded on October 10, 2002, as Document Number 0021080203, in the Official Records of Cook County, Illinois and (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 3709 North Bell, Chicago, Illinois 60618, the real property described being set forth as follows:

**LOT 24 IN THE SUBDIVISION OF BLOCK 21 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN. (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTHEAST 1/4 THEREOF), IN COOK COUNTY, ILLINOIS.**

Parcel #14191190170000

S-4  
P-4  
M-4  
MP

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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 **October 1, 2007**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$298,613.12**.
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 **6.875%**, beginning **October 1, 2007**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$ 2,086.79** beginning on the **1st** day of **November 2007**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 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 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 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 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 Balloon Note]

Suzanne E. Miller  
(WITNESS SIGNATURE)

Philip Nobel (SEAL)  
-BORROWER

Suzanne E. Miller  
Witness Name (Printed/Typed)

(SEAL)  
-BORROWER

\_\_\_\_\_  
(WITNESS SIGNATURE)

\_\_\_\_\_  
Witness Name (Printed/Typed)

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

**(Individual Acknowledgment)**

State of New York  
County of Erie ss:

On this the 24th day of September 2007, before me a Notary Public, personally appeared Philip A. Nobel

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.

Andrea Zolnowski  
(Notary Public) ANDREA ZOLNOWSKI  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires 06/02/2011

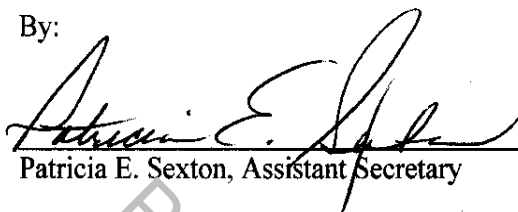
My Commission expires: 2nd June 2011 (Seal)

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CHF Loan Number 1676006653

Chase Home Finance LLC

By:

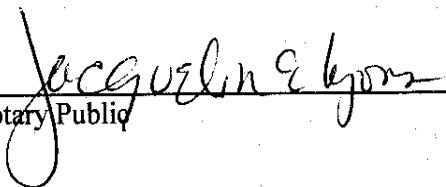
  
 \_\_\_\_\_  
 Patricia E. Sexton, Assistant Secretary

-----Space Below This Line For Acknowledgment-----

State of Ohio            }  
                                   }  
 County of Franklin    }

This instrument was acknowledged before me this 26th day of September 2007, by Patricia E. Sexton, Assistant Secretary of Chase Home Finance LLC, 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