



Doc#: 0814357047 Fee: \$62.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/22/2008 10:46 AM Pg: 1 of 3

Record and Return to:
Kristy Kowalczyk
Taylor, Bean & Whitaker
1417 N. Magnolia Avenue
Ocala, Florida 34475
TBW Loan Number: 284757
MERS Min Number: 100029500002847576
Freddie Mac Loan Number: 272402

BALLOON LOAN MODIFICATION

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

This Balloon Loan Modification (Modification), entered into effect as of the day of September 18, 2007, between Kimberly Ann Nasca ("Borrower") and **Mortgage Electronic Registration System Inc. as nominee for Lender, Lenders successors and/or assigns.** ("Beneficiary") and ("Lender"), amends and supplements (1) the mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 10/14/2002, securing the original principal sum of U.S. \$132,500.00, filed , and recorded in Book or Liber , at page(s) and/or instrument/document # , of the Public/Official/Superior Court Records of COOK and State of IL. (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 7410 W NORTH AVE #202, the real Property described being set forth as follows:

SEE ATTACHMENT

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 December 01, 2007 the amount payable under the Note and Security Instrument (the Unpaid Principal Balance) is U.S. \$ 122,700.29.
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 6.62500%, beginning December 01, 2007. The Borrower promises to make monthly payments of principal and interest of U.S. \$838.09 beginning on December 01, 2007 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on 11/01/2032 (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: **Taylor, Bean & Whitaker Mortgage Corp. 1417 N. Magnolia Avenue, Ocala, Florida 34475** 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 comply with, all of the terms and provisions thereof, as amended by this Modification.

Open

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(To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.)

IN WITNESS WHEREOF, the parties have hereunto set their hands and seal this 5th day of October, 2007.

[Signature]
WITNESS FOR BORROWER:

[Signature]
BORROWER: Kimberly Ann Nasca

WITNESS FOR BORROWER:

BORROWER:

State of: FL
County of: COOK

On this day personally appeared before me Kimberly Ann Nasca, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this instrument was acknowledged before me this 5th day of October, 2007.



[Signature]
Notary Public

IN WITNESS WHEREOF, the parties have hereunto set their hands and seal this 10 day of Oct, 2007.

"MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for Lender and Lender's successors and assigns.

WITNESS:

[Signature]
By: Nathan J. Sands, Vice President

[Signature]
WITNESS

State of Florida
County of Marion

Before me, the undersigned, a Notary Public in and for the said County and State, personally appeared NATHAN J. SANDS, to me known, who, being duly sworn by me, did say that he is the VICE-PRESIDENT of the corporation named herein which executed the within instrument, that the seal affixed to said instrument is the corporate seal of said corporation; and said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he acknowledges said instrument to be the free act and deed of said corporation.

Given under my hand and official seal this instrument was acknowledged before me this 10 day of Oct, 2007.



[Signature]
Notary Public

UNOFFICIAL COPY

Legal Description – Exhibit A

Parcel 1: Unit 202 together with its undivided percentage interest in the common elements in Regency Condominium as delineated and defined in the declaration recorded as document number 92549821, as amended from time to time in Section 36, Township 40 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: The exclusive right to the use of limited common elements known as parking space #3 and storage space #2 as delineated on the survey attached to the declaration aforesaid recorded as document number 9254981

PIN #: 12-36-427-043-1026

C.K.A.: 7410 W North Avenue #202, Elmwood Park, Illinois 60707