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Doc#: 0815404149 Fee: \$42.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds )  
Date: 06/02/2008 01:38 PM Pg: 1 of 4 0

When recorded mail to: **BMPG**

First American Title Lenders Advantage  
Loss Mitigation Title Services- LMTS  
1100 Superior Ave., Ste 200  
Cleveland, OH 44115 **4240801**  
Attn: National Recordings 1120

Drafted By: **Shannon Mitchell**  
U.S. Bank Home Mortgage  
4801 Frederica Street  
Owensboro, KY 42301  
Phone: (270) 689-7276

Freddie Mac Loan Number: 926074394  
Servicer Loan Number: 7810313477

## 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 4<sup>th</sup> day of May, 2008, between **Lisa M Bangert and David D Bangert, Husband and Wife** ("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 **May 16, 2003**, securing the original principal sum of U.S. **\$245,000.00** recorded in **Document Number 0314733042 on May 27, 2003** 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: **2801 North Wolcott Avenue # G, Chicago, Illinois 60657** the real property described being set forth as follows:  
**See Attached Legal Description Exhibit "A"**  
**Parcel ID Number: 14-30-222-173-1065 vol 491**

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 **June 1, 2008** the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$223,319.94**.

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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 6.250%, beginning June 1, 2008. The Borrower promises to make monthly payments of principal and interest of U. S. \$1,473.18, beginning on the 1st day of July 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1, 2033 (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 42301 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.

Lisa M Bangert (Seal)  
Lisa M Bangert

David D Bangert (Seal)  
David D Bangert

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, Lisa M Bangert, David D Bangert, to be known to be the person(s) described in and who executed the foregoing instrument and acknowledged before me that they executed the same for the purpose therein expressed.

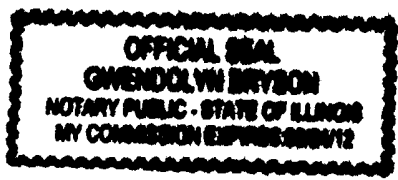
Witnesses my hand and official seal in the county and state aforesaid this 6<sup>th</sup> day of MAY, 2008.

My Commission Expires: MARCH 24, 2012

Guendolyn Bryson  
Signature Notary Public

312-633-1084  
Notary Phone Number

GUENDOLYN BRYSON  
Name (typed or printed)



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Lender:

U.S. BANK N.A

(US Bank NA, f/k/a Firststar Bank NA, f/k/a Star Bank NA, Successor by Merger to Great Financial Mortgage)

Attorney In Fact U.S. Bank N.A.



*Kerensa Pate*  
Kerensa Pate, Assistant Vice President

State of: Kentucky

County of: Daviess

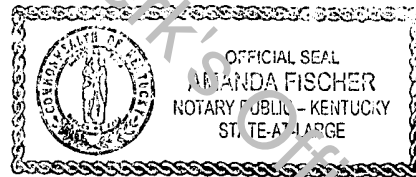
I, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named Kerensa Pate, Assistant Vice President and was executed and acknowledged and delivered to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

Witness my hand and seal of office this 8<sup>th</sup> day of May, 2008.

My Commission Expires: November 7, 2009

*Amanda Fischer*

Amanda Fischer  
Name (type in or printed)



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Freddie Mac Loan Number: 926974394  
Servicer Loan Number: 7810313472

*Exhibit "A"*  
*Attached Legal Description*

Parcel 1: Unit 2801-G together with its undivided percentage interest in the common elements in The Landmark Village Condominium, as delineated and defined in the Declaration recorded as document number 94667604, in the Southwest 1/4 of the Northeast 1/4 of Section 30, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois. *CITY OF Chicago*

Parcel 2: Perpetual non-exclusive easement to and for the benefit of Parcel 1, for ingress and egress in, to, over and across Lots 21 and 22 as created and set out in the plat of Resubdivision for Landmark Village, Unit One recorded as document number 94658101.



BANGERT  
37470754

IL

FIRST AMERICAN ELS  
MODIFICATION AGREEMENT



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