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Doc#: 0820710021 Fee: \$42.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/25/2008 09:33 AM Pg: 1 of 3

20882804

AFTER RECORDED RETURN TO:
Old Republic Title
ATTN: Post Closing-Recording
320 Springside Drive, Suite 320
Akron, OH 44333

THIS INSTRUMENT PREPARED BY:
Kimberly Brown-National City Mortgage Co.
A Subsidiary of National City Bank
3232 Newmark Drive
Miamisburg, OH 45342

Freddie Mac Loan Number 722342988
Servicer Loan Number 0002369606

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 the 23rd day of June, 2008 between Lori H. Steinberg A Single Person ("Borrower(s)") and National City Mortgage Co., a subsidiary of National City Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated June 17, 2003, securing the original principal sum of U.S., \$180,000, and recorded in Document No. 0320204174 of the Records of Cook County, Illinois; and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument ("Note") which covers the real and personal Property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 33 E. Cedar 5D, Chicago, IL 60611, the real property described being set forth as follows:

Parcel One: Unit 5-D, together with its undivided percentage interest in the common elements, in the 33 East Cedar Condominium, as delineated and defined in the Declaration recorded as document 96160725, as amended from time to time, in the West Half of the Southwest Quarter of Section 3, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel Two: Unit P-71, together with its undivided percentage interest in the common elements, in the 33 East Cedar Condominium, as delineated and defined in the Declaration recorded as document 96160725, as amended from time to time, in the West half of the southwest Quarter of Section 3, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook county, Illinois

Permanent Index #'s: 17-03-202-072-1020 and 17-03-202-072-1199 vol. 496

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT FORM 3293(3/97)

Initials LS

24
30
P. 3
M. J.
D.W.

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Loan 0002369606

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 and follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is owner and occupant of the Property.
2. As of July 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$163,750.07.
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 6.25% beginning July, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$1080.21, beginning on the 1st day of August, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 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 National City Mortgage Company, P.O. Box 533510, Atlanta, GA 30353-3510 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 the 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.

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

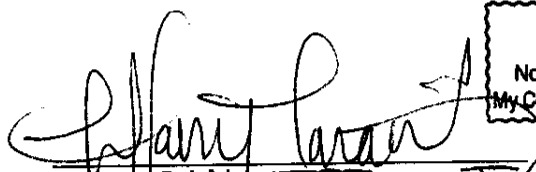
BORROWERS

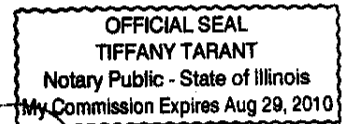

Lori H. Steinberg

County of COOK
State of ILLINOIS

The foregoing instrument was acknowledged before me this 20th day of June, 2008, by Lori H. Steinberg.

Aug. 29th, 2010
My commission expires


Notary Public, Tiffany Tarant




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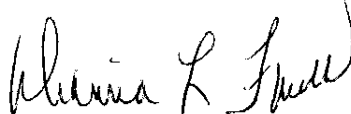
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Loan 0002369606

LENDER/CORPORATION



Mary Beth Criswell
Asst. Vice President



Dianna L. Faulk
Authorized Signer/Supervisor

Corporation- National City Mortgage Co.

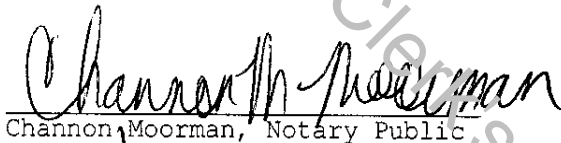
State of Ohio
County of Montgomery

On this 25th day of June, 2008, before me, the undersigned Notary Public, personally appeared Mary Beth Criswell and Dianna L. Faulk who acknowledged themselves to be the Asst. Vice President, and Supervisor/Authorized Signer, of National City Mortgage Company, a subsidiary of National City Bank, a corporation, and that they are such Asst. Vice President and Supervisor/Authorized Signer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by themselves as Asst. Vice President and Supervisor/Authorized Signer.

In witness whereof, I hereunto set my hand and official seal.



CHANNON M. MOORMAN, Notary Public
In and for the State of Ohio
My Commission Expires July 2, 2011



Channon Moorman, Notary Public

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