

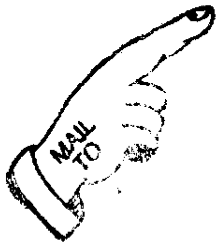
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Doc#: 0822118035 Fee: \$48.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/08/2008 10:20 AM Pg: 1 of 6

DOCUMENT TITLE

BALLOON LOAN MODIFICATION



20880327
WHEN RECORDED RETURN TO:
Old Republic Title
Attn: Post Closing-Recording
320 Springside Dr.
Suite 320
Akron, OH 44333

THIS PAGE IS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

ADDITIONAL RECORDING FEE APPLIES

57
P6
5
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JH

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Freddie Mac Loan Number: 1677905010

Servicer Loan Number: 0616488040

BALLOON LOAN MODIFICATION

Mortgage

(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 1st day of August, 2008, between ANDREW TRASATT ("Borrower") and ABN Amro Mortgage Group, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated July 26, 2001, securing the original principal sum of U.S. \$225,600.00, and recorded on Instrument #0010676016, of the County Clerk Records of Cook County; 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 520 W Huron St, Chicago, IL 60610, the real Property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION

To evidence the election by the Borrower of the 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 August 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$204,021.00.
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 6.625%, beginning August 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,441.86, beginning on the 1st day of September, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2031 (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 CitiMortgage, Inc., 1000 Technology Drive O'Fallon, MO 63368 or at such other place as the Lender may require.

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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.

6/19/08
 Date _____ ANDREW FRASATTI (Seal) Borrower

6-19-08
 Date _____ Karen M. Hansen
 Witness:
 Print:

_____ (Seal) Borrower
 Date

 Date _____
 Witness:
 Print:

Lender: CitiMortgage, Inc. successors in interest by merger to ABN Amro Mortgage Group, Inc.

By: Timothy Klingert
 Name: Timothy Klingert
 Title: Vice President

_____ [Space below for Notary Acknowledgment] _____

STATE OF ILLINOIS
 SS.
 COUNTY OF DUPAGE

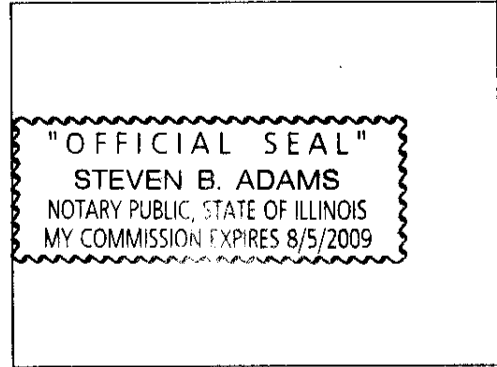
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On June 17, 2008, before me, Steven B. Adams, a Notary Public in and for said County and State, personally appeared Andrew Trisitt, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and seal.

Notary seal or stamp

Steven B. Adams
Signature
Steven B. Adams



My commission expires: 8/5/09
Notary seal or stamp

Prepared by and when recorded
Return to:

CitiMortgage, Inc.
ATTN: Sharon Clark-Porter
Special Loans Dept. MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO. 63368

20880327
WHEN RECORDED RETURN TO:
Old Republic Title
Attn: Post Closing-Recording
320 Springside Dr.
Suite 320
Akron, OH 44333

PROPERTY OF COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

(Individual Acknowledgement)

STATE OF Missouri

COUNTY OF St. Louis

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Tim Klingert personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 28th day of June, 2008.

S. Porter
Notary Public S. Porter

My Commission Expires: 6/27/09



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LEGAL DESCRIPTION

PARCEL 1:

Units 111 and GU- 95 together with an undivided percentage interest in the common elements in the River North Commons as delineated and defined in the declaration of condominium recorded November 12, 1999 as document number 09066756 in the northeast ¼ of the northwest ¼ of section 9, township 39 north, range 14, east of the third principal meridian, in cook county, illinois.

PARCEL 2:

The exclusive right to use storage locker number S- 7 a limited common element as delineated on the survey attached to the declaration aforesaid recorded as document number 09066756.

The mortgagor also hereby grants to the mortgagee, its successors and assigns, as right and easements appurtenant to the subject unit described herein, the rights and easements for the benefit of said unit set forth in the declaration of condominium.

The mortgage is subject to all rights, easements and covenants, restrictions, and reservations contained in said declaration the same as though the provisions of said declaration were recited and stipulated at length therein.

PIN# 17-09-118-012
17-09-118-013

17-09-118-014-1007
17-09-118-014-1304

Cook County Clerk's Office