

# UNOFFICIAL COPY



Doc#: 0833013000 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/25/2008 08:30 AM Pg: 1 of 3

WHEN RECORDED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST CLOSING  
530 SOUTH MAIN STREET  
SUITE 101  
AKRON, OH 44311

20910245

This Instrument was Prepared by:  
Channon Moorman - National City Mortgage Co.,  
a subsidiary of National City Bank  
3232 Newmark Drive  
Miamisburg, OH 45342

~~After Recording Please Return To:  
Old Republic Title  
ATTN: Post Closing-Recording  
320 Springside Dr., Suite 320  
Akron, OH 44333~~

Freddie Mac Loan Number 723156594  
Servicer Loan Number 0002821151

### 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 14th day of October, 2008 between DANIEL J CORVO 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 October 9, 2003, securing the original principal sum of U.S., \$202,000.00, and recorded in Document No. 0332104070, 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 2620 N CLYBOURN AVE APT 102, CHICAGO, Illinois 60614, the real property described being set forth as follows:

UNITS 102 AND PU-9 IN THE RIVERBEND LOFTS II CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: A PARCEL OF LAND IN THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 95643884 TOGETHER WITH THEIR UNDIVIDED PERCENTAGE IN THE COMMON ELEMENTS

Tax ID # 14-30-400-076-1002

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):

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

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Loan No. 0002821151

1. The Borrower is owner and occupant of the Property.
2. As of November 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$185,192.54.
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 6.125% beginning November 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,207.39, beginning on the 1st day of December, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 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

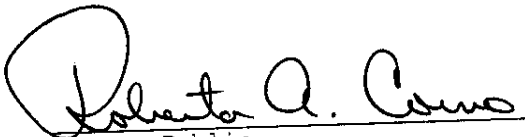
  
\_\_\_\_\_  
DANIEL J. CORVO

State of ILLinois  
County of COOK

On this the 7<sup>th</sup> day of October, 2008, before me, the undersigned Notary Public, personally appeared Daniel J. Corvo, proven to me on the basis of satisfactory evidence to be the person(s) whose name(s) was/were subscribed to the written instrument, and acknowledged that he/she/they executed it.  
WITNESS my hand and official seal.



My commission expires

  
\_\_\_\_\_  
Notary Public,  
Roberta A Corvo

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LENDER/CORPORATION

Mary Beth Criswell  
Mary Beth Criswell  
Vice President

Dianna Faulk  
Dianna Faulk  
Authorized Signer/Supervisor

Corporation- National City Mortgage Co.

State of Ohio  
County of Montgomery

On this, the 20<sup>th</sup> day of October, 20 08, before me Channon M. Moorman the undersigned Notary public, personally appeared Mary Beth Criswell and Dianna Faulk who acknowledged themselves to be the Vice President, and Supervisor/Authorized Signer, of National City Mortgage Co., a subsidiary of National City Bank, a corporation, and that they are such 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 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

My commission expires

Channon M Moorman  
Notary Public,  
Channon M Moorman

Initials HA