

UNOFFICIAL COPY 09011537

8633/0032 89 001 Page 1 of 4  
1999-10-27 11:28:14  
Cook County Recorder 27.50

When recorded mail to:  
First American Title  
3355 Michelson Drive, Suite 300  
Irvine, CA 92612  
Attn: Loan Modification Dept.



Keyed PA Verified PT  
182314

Freddie Mac Loan Number: 594535409  
Servicer Loan Number: 73081135

Space above this line for Recorder's use

### BALLOON LOAN MODIFICATION

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

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:  
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"), made this 4th day of August, 1999, between Martin E Kartch and Mary Pat Kartch ("Borrower") and Fleet Mortgage Corp. fka Fleet Real Estate Funding Corp. whose address is 2210 Enterprise Drive, Florence, SC 29501, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated September 25, 1992, securing the original principal sum of U.S. \$60,000.00, and recorded on October 5, 1992 in Book/Liber or as Instrument 92-740028, at page(s) \_\_\_\_\_ of the Official Records of Cook County, IL; 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 18004 Sacramento, Homewood, IL 60430, the real property described being set forth as follows:

"SEE SCHEDULE A"

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of October 1, 1999, the amount payable under the Note and Security Instrument (the " Unpaid Principal Balance") is U.S. \$54,338.26.
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 8.50%, beginning October 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 448.88, beginning on September 1, 1999,

5-4  
P-4  
M-N  
M-7  
JHC

Servicer Loan Number: 73081135

and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2022 (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 2210 Enterprise Drive, Florence, SC 29501 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.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

NOTE: BLACK INK ONLY

Martin E Kartch (Seal) \_\_\_\_\_ (Seal)  
Martin E Kartch --Borrower --Borrower

Mary Pat Kartch (Seal) \_\_\_\_\_ (Seal)  
Mary Pat Kartch --Borrower --Borrower

**BORROWERS NOTARIZATION**

STATE OF ILLINOIS)

COUNTY OF COOK)

On 8/16/99, before me JEANETTE M HENLEY, (Notary Public) personally appeared MARTIN E KARTCH AND MARY PAT KARTCH 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 to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

SEAL



Jeanette M Henley  
Notary Public  
My Commission Expires: 11/05/2001

Servicer Loan Number: 73081135

LENDERS NOTARIZATION



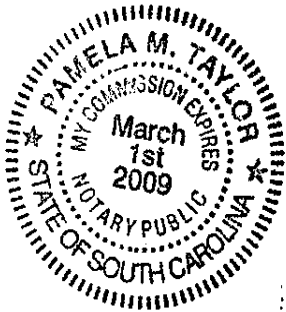
Andrea McKenzie (Seal)

Andrea McKenzie-Assistant Secretary  
Fleet Mortgage Corp. fka Fleet Real Estate Funding Corp.

STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

On August 24, 1999, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Andrea McKenzie as Assistant Secretary of Fleet Mortgage Corp. fka Fleet Real Estate Funding Corp. and he/she acknowledged that the foregoing instrument was executed for the purposes therein expressed.



Pamela M. Taylor  
Notary Public  
My Commission Expires: 03-01-09

***Schedule "A"***

***Lot 18 in Cowing Brothers First Addition to Homewood, Being A Subdivision of the East 1/2 of the West 1/2 of the Southwest 1/4 of Section 36, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.  
PIN #28-36-312-008***

Property of Cook County Clerk's Office