



Doc#: 0911929024 Fee: \$46.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/29/2009 11:40 AM Pg: 1 of 5

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
KRON, OH 44311

200929867

Freddie Mac Loan Number: 723544281
CitiMortgage Loan Number: 0643577567

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 1st day of April, 2009, between LESLIE MINTZER ("Borrower") and Citi Mortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 03/31/04, securing the original principal sum of U.S. \$157,600.00, and recorded as Doc #0412442269 on Page 1, recorded on 05/03/04, of the County Records of Cook County, Illinois; 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 734 W. Barry, 2N, Chicago, Illinois 60657 the real Property described being set forth as follows:

(See Attached)

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 of the Property.
2. As of April 1, 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$142,818.88.

54
175
5
mm
9/11

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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 yearly rate of 5.375%, beginning April 1, 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$866.40, beginning on the 1st day of May, 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2034 (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.

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.

3/11/09
Date

Leslie Mintzer (Seal)
Leslie Mintzer Borrower

3/11/09
Date

K Wheeler
Witness: K Wheeler
Print:

Date

(Seal)
Borrower

Date

Witness:
Print:

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

By: Colleen Neuhoff

Name: Colleen Neuhoff

Title: Vice President

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_____ [Space below for Notary Acknowledgment] _____

STATE OF Illinois

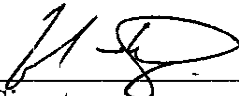
ss.

COUNTY OF COOK

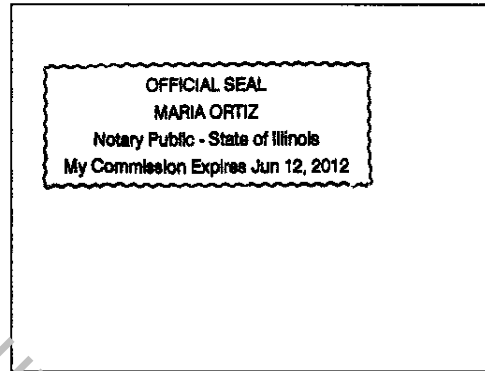
On MAR 11 2009, before me, Maria Ortiz, a Notary Public in and for said County and State, personally appeared Leslie Mintzes personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that 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


Signature

Mario Ortiz



My commission expires: 6-12-12

Notary seal or stamp

Prepared by ~~and when recorded~~

Return to:-

CitiMortgage, Inc.
ATTN: Gloria Adams
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

Property of Cook County Clerk's Office

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(Individual Acknowledgement)

STATE OF: Missouri

COUNTY OF: St. Charles

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig 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 16 day of March, 2009.

Mary G. Hackmann
Notary Public Mary G. Hackmann

My Commission Expires: June 11, 2012

MARY G. HACKMANN
Notary Public - Notary Seal
State of Missouri
Commissioned for St Charles County
My Commission Expires: June 11, 2012
Commission Number: 08576301

UNOFFICIAL COPY**CHICAGO TITLE INSURANCE COMPANY**

ORDER NUMBER: 1409 008199517 LZ
STREET ADDRESS: 734 W BARRY #2N
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-28-104-110-1006

LEGAL DESCRIPTION:**PARCEL 1:**

UNIT 734 N-2 IN BARRY COURT CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PROPERTY:

LOT 17 IN OAK GROVE ADDITION TO CHICAGO, SAID ADDITION BEING A SUBDIVISION OF PART OF LOT 2 IN BICKERDINE AND STEELE'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 98201035, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO USE STORAGE LOCKERS S-6 LIMITED COMMON ELEMENTS AS DELINEATED ON A SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 98201035.