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Doc#: 0914017011 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/20/2009 09:51 AM Pg: 1 of 5



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

20984795

Freddie Mac Loan Number: 723545132
CitiMortgage Loan Number: 0643317846

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 WILLIAM P AND LISA L CROWE ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 03/18/04, securing the original principal sum of U.S. \$13,100.00, and recorded in Doc # 0409833088, recorded on 04/07/04, 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 7301 N WILCOTT 2, CHICAGO, IL 60626, the real Property described being set forth as follows:

(See Attachment)

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 April 1, 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$130,877.62.

Handwritten signatures and initials: Cye, DS, M/M, L

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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. \$793.96, 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.

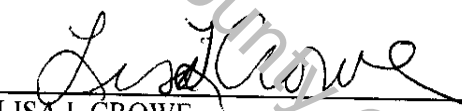
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

3-23-09
Date



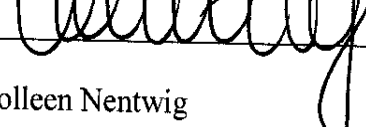
WILLIAM P CROWE (Seal)
Borrower

3/23/09
Date



LISA L CROWE (Seal)
Borrower

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

By: 

Name: Colleen Nentwig

Title: Vice President

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_____[Space below for Notary Acknowledgment]_____

STATE OF Illinois

SS.
COUNTY OF Cook

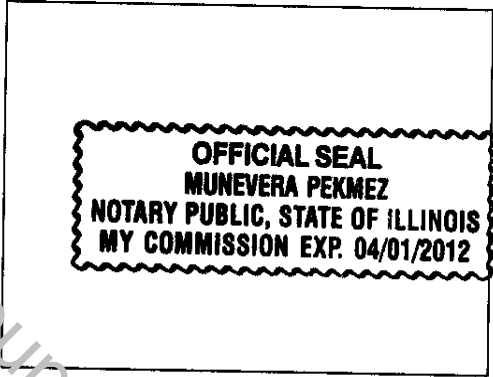
On 03/23/2009, before me, Munevera Pekmez, a Notary Public in and for said County and State, personally appeared William Crowe personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that 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.

* & LISA L CROWE
WITNESS my hand and seal.

Notary seal or stamp

Munevera Pekmez
Signature

Munevera Pekmez



My commission expires: 04/01/2012
Notary seal or stamp

Prepared by ~~and when recorded~~
Return to:
CitiMortgage, Inc.
ATTN: Roxanne Collins
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

Notary Public of Cook County Clerk's Office

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(Individual Acknowledgement)

STATE OF MISSOURI

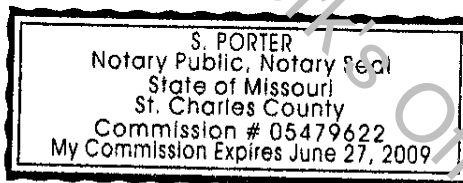
COUNTY OF ST. CHARLES

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 1st day of April, 2009.

S. Porter
Notary Public S. Porter

My Commission Expires: 6/27/09



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STREET ADDRESS: 7301 N. WOLCOTT AVE

UNIT 2

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 11-30-419-015-0000

LEGAL DESCRIPTION:

UNIT 7301-2 IN PARKVIEW CONDOMINIUM AS DELINEATED AND DEFINED ON THE PLAT SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 4 AND 5 IN SOUTH ROGERS TOUHY'S SECOND CHASE AVENUE AND CENTRAL STREET SUBDIVISION OF LOTS 11, 12 AND 13 IN BLOCK 2 IN TOUHY'S ADDITION TO ROGERS PARK, BEING A SUBDIVISION OF BLOCKS 3 AND 4 IN ROGERS PARK IN THE SOUTH EAST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

WHICH SURVEY IS ATTACHEHD AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0020450759 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office