

UNOFFICIAL COPY

This Instrument was Prepared by:
Channon Moorman - National City Mortgage
3232 Newmark Drive
Miamisburg, OH 45342

After Recording Please Return To:
Old Republic Title
ATTN: Post Closing-Recording
530 S. Main St., Ste. 1031
Akron, OH 44311

21185595

DF 408358

\$54.25

Freddie Mac Loan Number 721334606
Servicer Loan Number 0001486302

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 December, 2009 between JILL A ROTHERMEL, A Single Person ("Borrower(s)") and National City Mortgage ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated November 4, 2002, securing the original principal sum of U.S., \$127,000.00, and recorded in Document No. 0021326218, 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 650 S RIVER RD #807, DES PLAINES, Illinois 60016, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED

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):

1. The Borrower is owner and occupant of the Property.

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

58

UNOFFICIAL COPY

Page 2 of 3
Loan No. 0001486302

2. As of December 1, 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$111,905.03.

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 5.25% beginning December 1, 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$699.14, beginning on the 1st day of January, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on December 1, 2032 (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.

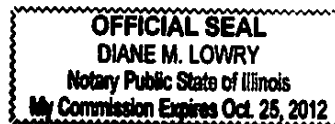
(To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWERS

Jill A. Rothermel
JILL A ROTHERMEL

State of Illinois
County of DuPage

On this the 7th day of December, 2009, before me, the undersigned Notary Public, personally appeared Jill A. Rothermel, 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.



October 25, 2012
My commission expires

Diane M. Lowry
Notary Public,

UNOFFICIAL COPY

Page 3 of 3
Loan No. 0001486302

LENDER/CORPORATION

Mary Beth Criswell
Mary Beth Criswell
Vice President

Dianna Faulk
Dianna Faulk
Authorized Signer/Supervisor

Corporation-

State of Ohio
County of Montgomery

On this, the 11th day of December, 2009, before me 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 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

Channon M. Moorman
Notary Public,

My commission expires

Initials JAR

UNOFFICIAL COPY

STREET ADDRESS: 650 S. RIVER ROAD #807
CITY: DES PLAINES COUNTY: COOK
TAX NUMBER: 09-17-416-029-1150

LEGAL DESCRIPTION:**PARCEL 1:**

UNIT NUMBER 2-807 IN THE RIVER POINTE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:
LOTS IN RIVER POINTE "AMENDED" SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 16 AND PART OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 14, 1996 AS DOCUMENT 96870900 AND CORRECTED BY CERTIFICATE OF CORRECTION RECORDED DEC 6, 1996 AS DOCUMENT 96922638, IN COOK COUNTY, ILLINOIS;
WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED FEBRUARY 26, 1997 AS DOCUMENT 97131342, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF THE PARKING SPACES P2-14 AND STORAGE SPACES S2-14, LIMITED COMMON ELEMENTS, AS SET FORTH IN THE DECLARATION RECORDED AS DOCUMENT 97131342 AS AMENDED FROM TIME TO TIME

21326218