

# UNOFFICIAL COPY



Doc#: 0936410034 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 12/30/2009 11:35 AM Pg: 1 of 5

-----[Space Above This Line For Recording Data]-----

When Recorded Return To:

Chase Home Finance LLC  
2210 Enterprise Drive, SC1-5030  
Florence, SC 29501  
Attn: Balloon Reset Department

DF408005 21221687

CHF Loan Number 1600108805

Prepared By:

Sherrri Quick  
Sherrri Quick, Balloon Loan Representative

## 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 **November 1, 2009**, between **Rebecca L. Peterson, Unmarried**, ("Borrower"), and **Chase Home Finance LLC**, successor by merger to **Chase Manhattan Mortgage Corporation** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated **October 11, 2002**, securing the original principal sum of U.S. **\$80,000.00**, and recorded on **October 28, 2002**, as **Instrument Number: 0021183377**, in the Official 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 **9471 Bay Colony Drive Unit 3W, Des Plaines, Illinois 60016**, the real property described being set forth as follows:

**Legal Description Attached Hereto and Made A Part Hereof**

**Parcel #09162010331293**

S.C.  
S.J.  
K  
M-N  
P-S  
G.W

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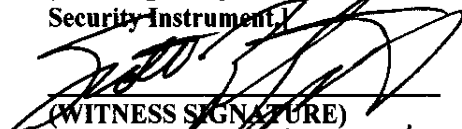
To evidence the election by the Borrower of the Conditional Right to Refinance as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of **November 1, 2009**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$71,654.10**.
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 the yearly rate of **5.375%**, beginning **November 1, 2009**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$ 452.86** beginning on the **1st** day of **December 2009**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **November 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 3415 Vision Drive, Columbus, Ohio 43219-6009 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 will 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 Note and Security Instrument.]

  
(WITNESS SIGNATURE)  
**Scott Zatzsche**  
Witness Name (Printed/Typed)

 (SEAL)  
BORROWER  
**Rebecca L. Peterson**

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-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of ILLINOIS  
County of COOK ss:

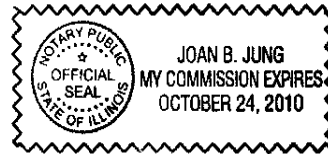
On this the 30<sup>th</sup> day of October 2009, before me a Notary Public, personally appeared Rebecca L. Peterson

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/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.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Joan B. Jung  
(Notary Public)

My Commission expires 10-24-10 (Seal)



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Chase Home Finance LLC

CHF Loan Number 1600108805

By:

Connie B. Rigby  
Connie B. Rigby, Assistant Vice President

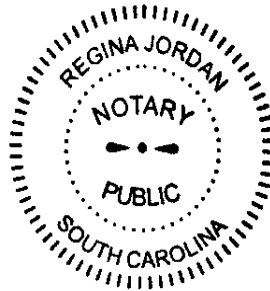
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State of South Carolina }  
  }  
County of Florence        }

This instrument was acknowledged before me this 30th day of November 2009, by Connie B. Rigby, Assistant Vice President of Chase Home Finance LLC, on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.

Regina Jordan 10/15/13  
Notary Public



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UNIT 233 IN BAY COLONY CONDOMINIUM AS DELINEATED ON SURVEY OF PARTS OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 16, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 22400645, AS AMENDED FROM TIME TO TIME; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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