

This Instrument was Prepared by:  
Channon Moorman PNC Mortgage,  
a Division of PNC Bank, NA  
3232 Newmark Drive  
Miamisburg, OH 45742

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01-11000901  
DF417170

Freddie Mac Loan Number 721817405  
Servicer Loan Number 0001914103

**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 12<sup>th</sup> day of February, 2010 between MAREK ZELEK and WANDA ZELEK, Husband and Wife ("Borrower(s)") and PNC Mortgage, a Division of PNC Bank, NA ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated February 7, 2003, securing the original principal sum of U.S., \$295,000.00, and recorded in Document No. 003031808, 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 8 WOODLAND DR, LEMONT, Illinois 60439, 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 [Signature] [Signature]

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2. As of March 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$244,427.94.

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 March 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,527.09, beginning on the 1st day of April, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2033 (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 PNC Mortgage, a Division of PNC Bank, NA, 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**

Marek Zelek  
MAREK ZELEK  
Wanda Zelek  
WANDA ZELEK

State of IL  
County of Will

On this the 12 day of FEBRUARY, 2010, before me, the undersigned Notary Public, personally appeared Marek Zelek and Wanda Zelek, 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.



4-19-2011  
My commission expires

Catherine Mierzwa  
Notary Public,

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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 19<sup>th</sup> day of February, 20 10, 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 PNC Mortgage, a Division of PNC Bank, NA, 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. GOODMAN, Notary Public  
In and for the State of Ohio  
My Commission Expires July 2, 2011

My commission expires \_\_\_\_\_

[Signature]  
\_\_\_\_\_  
Notary Public,

Initials MB DF

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## LEGAL DESCRIPTION

LOT 4 IN WOODLAND ESTATES SUBDIVISION OF LOT 10 (EXCEPTING THEREFROM THAT PART THEREOF LYING EASTERLY OF A LINE DRAWN PARALLEL WITH THE EAST LINE OF SAID LOT 10 FROM A POINT ON THE NORTH LINE OF SAID LOT 10, WHICH IS 175.0 FEET WEST OF THE NORTHEAST CORNER OF SAID LOT 10 IN THE COUNTY CLERKS DIVISION OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS), ACCORDING TO THE PLAT THEREOF, REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON JANUARY 10, 1989 AS DOCUMENT NO. 3765988, IN COOK COUNTY, ILLINOIS.

P.L.N. 22-33-204-004

8 WOODLAND LEMONT, ILLINOIS 60439

30313808

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