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This Instrument was Prepared by:
Channon Moorman - PNC Mortgage,
a Division of PNC Bank, NA
3232 Newmark Drive
Miamisburg, OH 45342

After Recording Please Return To:
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530 S. Main St., Ste. 1031
Akron, OH 44311

21242074
DF417213

Freddie Mac Loan Number 721656139
Servicer Loan Number 0001939760

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 13th day of February, 2010 between MARCIAL BENITEZ and THIPPARAT LIENKOBKIT, 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 4, 2003, securing the original principal sum of U.S., \$111,000.00, and recorded in Document No. 0030231484, 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 5445 N SHERIDAN #3811, CHICAGO, Illinois 60640, 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 AB / TL

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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. \$97,214.57.

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. \$607.36, 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.)

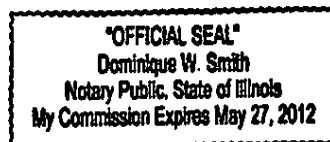
BORROWERS

Marcial Benitez
MARCIAL BENITEZ

Thipparat Liengkobkit
THIPPARAT LIENKOBKIT

State of ILLINOIS
County of COOK

On this the 13th day of FEBRUARY, 2010, before me, the undersigned Notary Public, personally appeared Marcial Benitez and Thipparat Liengkobkit, 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.



MAY 27, 2012
My commission expires

Dominique W. Smith
Notary Public,

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M Criswell
Mary Beth Criswell
Vice President

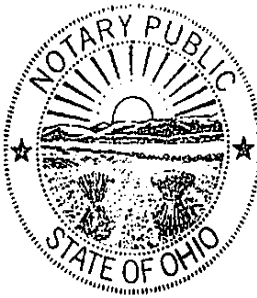
LENDER/CORPORATION
Dianna Faulk
Dianna Faulk
Authorized Signer/Supervisor

Corporation-

State of Ohio
County of Montgomery

On this, the 19th 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. MOORMAN, Notary Public
In and for the State of Ohio
My Commission Expires July 2, 2011

[Signature]

My commission expires _____

Notary Public, _____

Initials MB / TL

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UNIT 3811, IN 5445 EDGEWATER PLAZA, AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBE:

THE SOUTH 31 FEET OF THE NORTH 875 FEET OF THE WEST 131.96 FEET AND THAT PART LYING SOUTH OF THE SAID NORTH 875 FEET OF THE EAST FRACTIONAL $\frac{1}{2}$ OF THE NORTHEAST $\frac{1}{4}$ OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (ALL AS MEASURED PARALLEL WITH THE WEST AND NORTH LINES OF SAID EAST FRACTIONAL $\frac{1}{2}$ OF THE NORTHEAST $\frac{1}{4}$) AND LYING NORTH OF A LINE THAT IS DRAWN AT RIGHT ANGLES TO THE EAST LINE OF SHERIDAN ROAD, THROUGH A POINT IN SAID EAST LINE THAT IS 1,090 FEET SOUTH OF THE SAID NORTH LINE OF THE EAST FRACTIONAL $\frac{1}{2}$ OF THE NORTHEAST $\frac{1}{4}$, ALL OF THE ABOVE LYING WEST OF THE WEST BOUNDARY LINE OF LINCOLN PARK, AS ESTABLISHED BY DECREE ENTERED JULY 5, 1908, AS DOCUMENT NO. 4229498 AS PART OF SHERIDAN ROAD) IN COOK COUNTY, ILLINOIS), WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "C" TO DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 25, 1969 KNOWN AS TRUST NO. 27801, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 24267313, TOGETHER WITH AN UNDIVIDED PERCENTAGE OF INTEREST IN ON SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND PLAT OF SURVEY) IN COOK COUNTY, ILLINOIS.

Clerk's Office