

[Space Above This Line For Recording Data]

When Recorded Return to:
Chase Home Finance LLC
2210 Enterprise Drive
Florence, SC 29501
Attn: Balloon Reset Department

CHF Loan Number 1617075675

111003692
DF417367

Prepared By: Sandra J. Gary
Sandra Gary, 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 **March 1, 2010**, between **Joon Ho Lee and Agnes Lee, husband and wife**, ("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 **February 4, 2003**, securing the original principal sum of **U.S. \$252,500.00**, and recorded on **February 26, 2003**, as **Instrument Number 030268959**, 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 **2625 Prince Street, Northbrook, Illinois 60062**, the real property described being set forth as follows:

Legal Description Attached Hereto and Made A Part Hereof

Parcel #04211100190000

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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 **March 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$216,935.70**.
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 **5.50%**, beginning **March 1, 2010**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$ 1,386.84** 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 **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]

Juanita E Arellano
 (WITNESS SIGNATURE)
 Juanita E Arellano

Witness Name (Printed/Typed)

Juanita E Arellano
 (WITNESS SIGNATURE)
 Juanita E Arellano

Witness Name (Printed/Typed)

Joon Ho Lee (SEAL)
 -BORROWER
 Joon Ho Lee

Agnes Lee (SEAL)
 -BORROWER
 Agnes Lee

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

(Individual Acknowledgment)

State of Illinois
County of Kane ss:

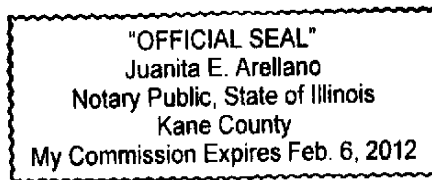
On this the 2 day of February, 2010, before me a Notary Public, personally appeared Agnes Lee + Jon Ho Lee

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.

Juanita E. Arellano
(Notary Public)

My Commission expires: Feb. 6, 2012 (Seal)



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LOT 11 IN BLOCK 2 IN STONE HEDGE MANOR, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF WILLOW ROAD, AS DEDICATED BY DOCUMENT NUMBER 11231380, (EXCEPT THE SOUTH 20 ACRES THEREOF) AND (EXCEPT THE NORTH 531.68 FEET THEREOF) AND (EXCEPT THAT PART LYING EAST OF THE NORTHERLY EXTENSION OF THE EAST LINE OF THE WEST 15 ACRES OF THE SOUTH 20 ACRES THEREOF) IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office