

# UNOFFICIAL COPY



This instrument was prepared by:  
**SHANNON MITCHELL**  
U.S. BANK, NA  
4801 FREDERICA STREET  
OWENSBORO, KENTUCKY 42301

Doc#: 1008904009 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/10/2010 08:30 AM Pg: 1 of 5

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
P.O. BOX 27670  
SANTA ANA, CA 92799-7670  
ATTN: MTS

5803189

[Space Above This Line For Recording Data]

Original Recorded Date: FEBRUARY 20, 2003      Freddie Mac Loan No. 851565247  
Original Principal Amount: \$ 305,000.00      Loan No. 7810286392

## 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 4TH day of JANUARY, 2010, between BRIAN R CONNORS AND JENNIFER L FRENCH, MARRIED TO EACH OTHER

("Borrower") and U.S. BANK, NA

("Lender"),

amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated FEBRUARY 5, 2003, securing the original principal sum of U.S. \$ 305,000.00, and recorded in Instrument No. 0030242088 of the Official Records of COOK COUNTY, ILLINOIS

[Name of Records] [County and State, or other jurisdiction]

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:

1105 MONROE STREET, EVANSTON, ILLINOIS 60202

[Property Address]

S	<u>  x  </u>
P	<u>  5  </u>
G	<u>  x  </u>
N	<u>  N  </u>
E	<u>  x  </u>
E	<u>  v  </u>
INT	<u>  RC  </u>

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the real property described being set forth as follows:

**LOT 9 IN FREDERICK SCHROEDER'S SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE WOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14, LYING WEST OF RIDGE AVENUE (EXCEPT THEREFROM THE EAST 150 FEET OF THE WEST 183 FEET OF THE SOUTH 35 FEET) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

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 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. \$ **254,705.21**.
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 **5.500 %**, beginning **MARCH 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,628.31**, 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 01, 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 **4801 FREDERICA STREET OWENSBORO, KENTUCKY 42301** 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 cancelled, 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 comply with, all of the terms and provisions thereof, as amended by this Modification.

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To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.

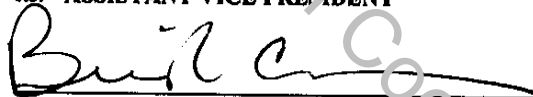
U.S. BANK, N.A.



Name: KERENSA PATE  
Its: ASSISTANT VICE PRESIDENT

(Seal)

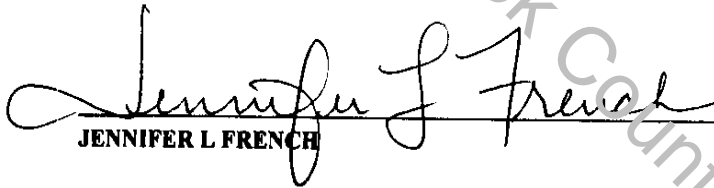
- Lender



BRIAN R CONNORS

(Seal)

- Borrower



JENNIFER L FRENCH

(Seal)

- Borrower

\_\_\_\_\_  
(Seal)

- Borrower

\_\_\_\_\_  
(Seal)

- Borrower

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(Seal)

- Borrower

\_\_\_\_\_  
(Seal)

- Borrower

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\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

This instrument was acknowledged before me on January 29, 2010 (date) by  
BRIAN R CONNORS AND ~~TENNIS FRENCH~~

(name/s of person/s)

*Mary Therese LaPierre* (Signature of Notary Public)

(Seal)



### LENDER ACKNOWLEDGMENT

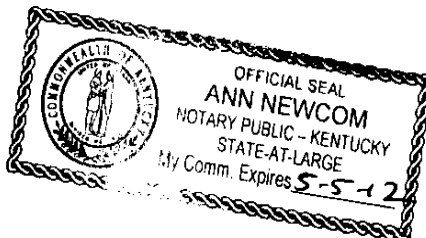
State of Kentucky

County of Davess

This instrument was acknowledged before me on February 9, 2010 (date) by  
KERENSA PATE as ASSISTANT VICE PRESIDENT  
of U.S. Bank, NA

*Ann Newcom* (Signature of Notary Public)

(Seal)



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[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on 01/26/2010 (date) by BRIAN C. FRENCH AND JENNIFER L FRENCH

(name/s of person/s).

Carol L. Blue (Signature of Notary Public)



### LENDER ACKNOWLEDGMENT

State of Kentucky  
County of Warren

This instrument was acknowledged before me on 2-2-2010 (date) by KERENSA PATE as ASSISTANT VICE PRESIDENT of US Bank, NA

Ann Newcom (Signature of Notary Public)

(Seal)

