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Doc#: 1010415060 Fee: \$42.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/14/2010 03:11 PM Pg: 1 of 3

~~AFTER RECORDED RETURN TO:~~
~~Old Republic Title~~
~~ATTN: Post Closing Recording~~
~~530 South Main Street, Suite 1031~~
~~Akron, OH 44311-4423~~
THIS INSTRUMENT PREPARED BY:
Kimberly Brown-PNC Mortgage
A division of PNC Bank, NA
3232 Newmark Drive
Miamisburg, OH 45342

Return to:
SOUTHWEST FINANCIAL SERVICES, LTD.
P.O. BOX 300
CINCINNATI, OHIO 45273-0304

DF 417945

Servicer Loan Number 0005760350

BALLOON LOAN MODIFICATION
(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

01-11002066

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 1ST day of APRIL, 2010 between JAMES J. BOLAND, a bachelor and EDWARD P. STEFANIK, divorced not since remarried ("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 March 28, 2003,* securing the original principal sum of U.S., \$380,000, and recorded in Document No. 0030467684 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 18122 Cork Road, Tinley Park, Illinois 60477, the real property described being set forth as follows:
* Recorded 4-7-03

LOT 46 IN AVONDALE LAKES SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE RIGHT OF WAY OF NORTHEAST ILLINOIS REGIONAL COMMUTER RAILROAD CORPORATION IN COOK COUNTY, ILLINOIS.
Parcel ID Number: ~~27-35-400-011, 012, 013, 014~~ 27-35-404-022-0000

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):

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT FORM 3293(3/97)

Initials JTB

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Page 2

Loan 0005760350

1. The Borrower is owner and occupant of the Property.
2. As of April 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$332,378.73.
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 5.875% beginning April, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$2198.34, beginning on the 1st day of May, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 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, 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

J. Boland
 JAMES J. BOLAND

E. Stefanik
 EDWARD P. STEFANIK

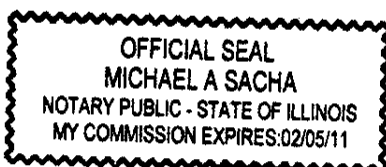
County of COOK

State of ILLINOIS

On this the 13TH day of MARCH, 2010, before me, the undersigned Notary Public, personally appeared JAMES J. BOLAND AND EDWARD P. STEFANIK, 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.

02/05/2011
 My commission expires

Michael A. Sacha
 Notary Public,



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Page 3

Loan 0005760350

LENDER/CORPORATION

Mary Beth Criswell
Vice President - *PNC Mortgage*

Dianna L. Faulk
Authorized Signer/Supervisor -
PNC Mortgage

Corporation-

State of Ohio
County of Montgomery

On this 23rd day of March, 2010 before me, the undersigned Notary Public, personally appeared Mary Beth Criswell and Dianna L. 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

My comm. expires

Channon Moorman, Notary Public

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