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



Doc#: 1011204020 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/22/2010 09:10 AM Pg: 1 of 5

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

5928012

[Space Above This Line For Recording Data]

Original Recorded Date: **MAY 2, 2003** Freddie Mac Loan No. **895169231**
Original Principal Amount: \$ **160,000.00** Loan No. **6003141584**

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 **3RD** day of **MARCH, 2010**, between **JOSEPH LEE, UNMARRIED AND HYUNG S LEE, MARRIED TO MEL BOOK LEE, THIS IS NON-HOMESTEAD PROPERTY AS TO HYUNG S. LEE, AS JOINT TENANTS**

("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 **APRIL 7, 2003**, securing the original principal sum of U.S. \$ **160,000.00** and recorded in **Instrument No. 0312202121** 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:
2510 N WAYNE, UNIT 212, CHICAGO, ILLINOIS 60614

[Property Address]

S	9
P	5
S	N
M	N
SC	9
E	9
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the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

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 **MAY 1, 2010**, the amount payable under the note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **140,529.86**.
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 **5.250 %**, beginning **MAY 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **877.92**, beginning on the **1ST** day of **JUNE, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 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, NA


 _____ (Seal)
 Name: KERENSA PATE - Lender
 Its: ASSISTANT VICE PRESIDENT


 _____ (Seal)
 JOSEPH LEE - Borrower


 _____ (Seal)
 HYUNG S LEE - Borrower

 _____ (Seal)
 - Borrower

 _____ (Seal)
 - Borrower

 _____ (Seal)
 - Borrower

 _____ (Seal)
 - Borrower

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_____ [Space Below This Line for Acknowledgments] _____

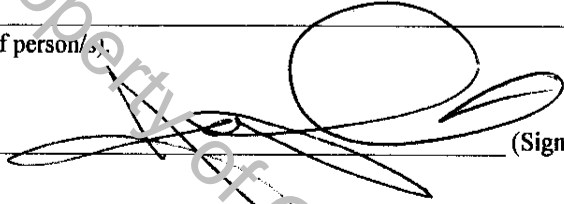
BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

This instrument was acknowledged before me on March 26, 2010 (date) by
JOSEPH LEE AND HYUNG S LEE

(name/s of person/s)



(Signature of Notary Public)

(Seal)

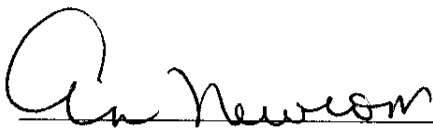
LENDER ACKNOWLEDGMENT



State of Kentucky

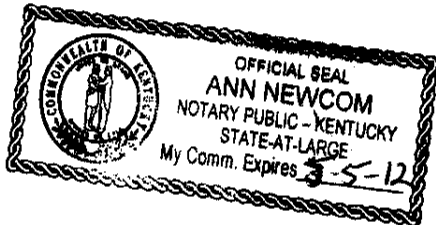
County of Daviess

This instrument was acknowledged before me on 3-30-2010 (date) by
KERENSA PATE as **ASSISTANT VICE PRESIDENT**
of US Bank, Nt



(Signature of Notary Public)

(Seal)



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Exhibit A

Loan No: U0303186

Date: 4/7/2003

Property Address: 2510 NORTH WAYNE, UNIT 212 CHICAGO, IL 60614

Legal Description:

UNIT NUMBERS 212 & P-23 IN WHEELWORKS CONDOMINIUM AS DELINEATED ON A SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 85175306 OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 16, 17, 18, 19, 20, 21, 22, 23 AND ALL OF THE EAST AND WEST ALLEY LYING SOUTH OF AND SOUTHERLY OF SAID LOT 18, NORTH AND NORTHERLY OF SAID LOTS 19 THROUGH 23, BOTH INCLUSIVE AND BETWEEN THE EAST LINE AND WEST LINE OF SAID LOT 18 PRODUCED SOUTH ALL IN SUBDIVISION OF THAT PART OF LOT 13 IN COUNTY CLERK'S DIVISION OF BLOCK 43, LYING WEST OF THE EAST LINE OF WARD STREET, EXTENDED AND EAST OF THE WEST 124.0425 FEET OF SAID LOT 13 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 29, TOWNSHIP 40 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index No.: 14-29-314-048-1029, 1064