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Doc#: 1012708241 fee: \$52.00  
Date: 05/07/2010 12:04 PM Pg: 1 of 4  
Cook County Recorder of Deeds  
\*RHSP FEE \$10.00 Applied

Return To:

Southwest Financial Services, LTD.  
P.O. Box 300  
Cincinnati, OH 45273-8045



DF424212

THIS INSTRUMENT PREPARED BY:  
Kimberly Brown-PNC Mortgage  
A division of PNC Bank, NA  
3232 Newmark Drive  
Miamisburg, OH 45342

01-11010542-02R

Freddie Mac Loan Number 722411891  
Servicer Loan Number 0002232566

**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 26<sup>th</sup> day of April, 2010 between SANJIV R. PATEL and JYOTI S. PATEL 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 April 30, 2003, securing the original principal sum of U.S., \$92,400, and recorded in Document No. 0313220068 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 1715 ROBIN WALK, HOFFMAN ESTATE, Illinois 60194, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION

Parcel ID Number: 07 08 300 049 1081

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 ASR

JSP

CSB

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1. The Borrower is 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. \$78,660.21.
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 a yearly rate of 5.25% beginning May, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$491.44, 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 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**

*Sanjiv R. Patel*

*Jyoti S. Patel*

SANJIV R. PATEL

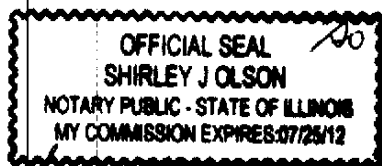
JYOTI S. PATEL

County of Cook  
State of Illinois

On this the 19 day of April, 2010, before me, the undersigned Notary Public, personally appeared SANJIV R. PATEL AND JYOTI S. PATEL, 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.

07/25/12  
My commission expires

*Shirley J Olson*  
Notary Public



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Loan 0002232566

LENDER/CORPORATION

Mary Beth Criswell  
Mary Beth Criswell  
Vice President

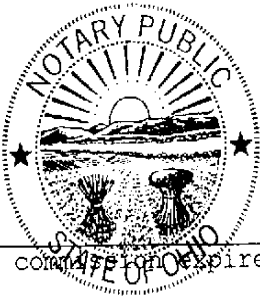
Dianna L. Faulk  
Dianna L. Faulk  
Authorized Signer/Supervisor

Corporation-

State of Ohio  
County of Montgomery

On this 27<sup>th</sup> day of April, 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

Channon Moorman

Channon Moorman, Notary Public

My commission expires

Property of  
Montgomery County Clerk's Office

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## METROPOLITAN TITLE

### Commitment Schedule A (continued)

Commitment Number: 03-041149

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### Property Description

The land referred to in this Commitment is described as follows:

**PARCEL 1:**

UNIT "A" IN THE 1715 ROBIN WALK, HOFFMAN ESTATES, ILLINOIS, MOON LAKE VILLAGE TWO STORY CONDOMINIUM, AS Delineated ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND:

CERTAIN LOTS IN PETER ROBIN FARMS UNIT ONE, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT (B) TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24686037, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

**PARCEL 2:**

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION AFORESAID AND IN MOON LAKE CONDOMINIUM COMMUNITY DECLARATION RECORDED AS DOCUMENT NUMBER 24686036, IN COOK COUNTY, ILLINOIS.

PIN(S): 07-08-300-019-1081

COMMONLY KNOWN AS: 1715 ROBIN WALK, HOFFMAN ESTATES, ILLINOIS 60194

END OF SCHEDULE A