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Southwest Financial Services, LTD.
P.O. Box 300
Cincinnati, OH 45273-8043



DF418778

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01-11018807-02R

CHF Loan Number 1617080245

Prepared By: Sandra Gary
Sandra Gary, Special Loans Representative

BALLOON LOAN MODIFICATION

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

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS: 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"), made May 1, 2010, between **SUNG H. CHO and SOON DEUK CHO, 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 **April 15, 2003,** securing the original principal sum **\$108,000.00** and recorded on **May 1, 2003** as **INSTRUMENT NUMBER 031247355** in the Official Records of **COOK County, ILLINOIS** and (2) the Balloon Note bearing the same date 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 **610 BURGESS COURT, SCHAUMBURG, ILLINOIS 60194,** the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 07184030020000

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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 **May 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **95,635.34**.
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. \$ **43.85** beginning on the 1 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, 2038**, (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]

Seung Woon
(WITNESS SIGNATURE)

Seung Woon Kwon
Witness Name (Printed/Typed)

Sung H. Cho (SEAL)
-BORROWER
SUNG H. CHO

The following individual is signing this Balloon Loan Modification only to grant and convey that individual's interest in the Property under the terms of the Balloon Loan Modification, and is not personally liable on the Note.

Jeeyoung
(WITNESS SIGNATURE)

Jinsoo Lee
Witness Name (Printed/Typed)

Sh Cho CO-BORROWER
SOON DEUK CHO

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

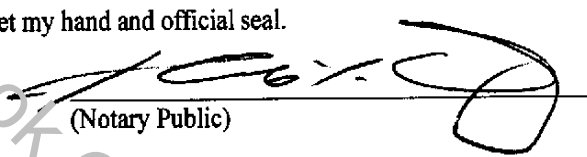
(Individual Acknowledgment)

State of Illinois
County of Cook ss:

On this the 5th day of MAY, 2010, before me a Notary Public, personally appeared Sung H. Cho & Seon Deuk Cho

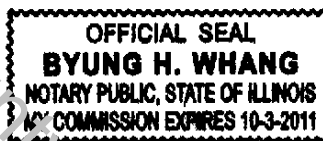
known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.


(Notary Public)

My Commission expires:

(Seal)



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Loan Number 1617080245

Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation

By:



Robert A. Pound, Assistant Vice President

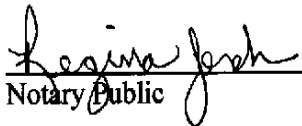
-----Space Below This Line For Acknowledgment-----

State of South Carolina

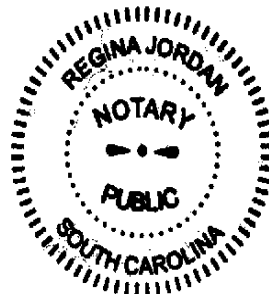
County of Florence

This instrument was acknowledged before me this 7 of May 2010, by Robert A. Pound, Assistant Vice President of Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation, on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.

 10/15/13

Notary Public



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LOT 2 IN SHEFFIELD MANOR UNIT NO. 1, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON DECEMBER 3, 1971 AS DOCUMENT NUMBER 2596883, IN COOK COUNTY, ILLINOIS.
PIN 07-18-403-002-0000

Property of Cook County Clerk's Office