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Doc#: 1015510016 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/04/2010 10:02 AM Pg: 1 of 3

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Balloon Loan Modification

STATE: IL
COUNTY: Cook

GRANTOR(S): Boris Golberg

GRANTEE: Provident Funding Group

When recorded mail to:

First American Title
Loss Mitigation Title Services-LMTS
P.O. Box 27670
Santa Ana, CA 92799
Attn: LMTS

TITLE#: 6015315

Property of Cook County Clerk's Office

S 4
P 3
S N
M N
SC 4
E 4
INT sw

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Freddie Mac Loan Number: 110461754

Servicer Loan Number: 4715040056

**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**

PREPARED BY:
Amanda Howard
Provident Funding Associates, L.P.
3750 S. Robertson Blvd. Suite 102
Culver City, CA 90232-2347

This Balloon Loan Modification ("Modification"), entered into effective as of the **1st day of June, 2010**, between **BORIS GOLBERG, AN UNMARRIED MAN** ("Borrower") and **Provident Funding Group, INC.** ("Lender"), amends and supplements (1) the **Mortgage**, (the "Security Instrument"), dated **05/10/2005**, securing the original principal sum of U.S. **\$186,000.00** and recorded as Document #0515355058, Official Records of **County of Cook County, IL.**, 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: **6322 N. RICHMOND STREET #2A, CHICAGO, IL 60659** the real property described being set forth as follows:

UNIT 6322-2A IN THE RICHMOND NORTH CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARCEL 1: THE NORTH 32.06 FEET OF LOT 25, ALL OF LOT 26 AND THE SOUTH 1.50 FEET OF LOT 27 IN BLOCK 4 IN THOMAS J GRADY'S SIXTH GREEN BRIAR ADDITION TO THE NORTH EDGEWATER, A SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTH WEST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 0408534094 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2: THE EXCLUSIVE RIGHT TO USE STORAGE SPACE S-6, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NO. 0408534094, IN COOK COUNTY, ILLINOIS.
 APN#13-01-104-026

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):

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1. The Borrower is the owner and occupant of the Property.
2. As of **June 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$162,861.56**.
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 **5.375%**, beginning **June 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$987.99**, beginning on the **1st day of July, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **June 1, 2035** (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 Provident Funding Associates, L.P., P.O. Box 7159, Pasadena, CA 91109-7159 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.

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

5/13/2010
Date

BORIS GOLBERG (Seal)
BORIS GOLBERG -Borrower

____ [Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction] ____

State of ILLINOIS, County of COOK.
On 05-03-2010 before me, BORIS GOLDBERG, personally appeared
personally known to me (or proved to me on the basis
of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by
his/her/their signatures(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.

Witness my hand and official seal.
(This area for official notary seal)

Signature 

