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Return To:

Southwest Financial Services, LTD.
P.O. Box 300
Cincinnati, OH 45273-8043
DF428310

CHF Loan Number 1766057172

21306886

Prepared By: *Sherril Quick*
Sherril Quick, Special Loans Representative
2210 Enterprise Dr.
Florence, SC 29501

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 July 1, 2010, between GARRICK L. NIELSEN and MAUREEN A. O'NEILL- NIELSEN, 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 July 1, 2003, securing the original principal sum \$346,900.00 and recorded on July 22, 2003 as DOCUMENT: 0320313110, in the Official Records of COOK County, ILLINOIS and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument,

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(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 **1633 WEST PIERCE AVENUE, CHICAGO, ILLINOIS 60622**, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 17062060150000

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 **July 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$ 303,435.98**.
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 **July 1, 2010**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$1,917.72** beginning on the **1** day of **August 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **July 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 3413 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.

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To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note

Donatella Savino
(WITNESS SIGNATURE)

Donatella Savino

Witness Name (Printed/Typed)

Kate Savino
(WITNESS SIGNATURE)

Kate Savino

Witness Name (Printed/Typed)

GARRICK L. NIELSEN
(SEAL)
-BORROWER

MAUREEN A. O'NEILL-NIELSEN
CO-BORROWER

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

(Individual Acknowledgment)

State of Illinois
County of LaSalle ss:

On this the 18th day of May, 2010, before me a Notary Public, personally appeared GARRICK L. NIELSEN & MAUREEN A. O'NEILL-NIELSEN Husband and wife kn

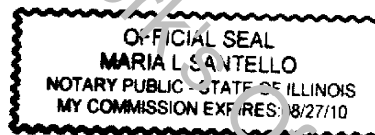
own to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity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

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

Maria L Santello
(Notary Public)

My Commission expires:

(Seal)



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Chase Loan Number: 1766057172

Chase Home Finance LLC

By:

RTA W
Robert A. Pound, Assistant Vice President

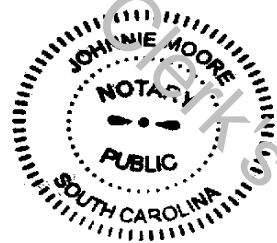
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State of South Carolina }
 }
County of Florence }

This instrument was acknowledged before me this 7th day of June 2010, by Robert A. Pound, Assistant Vice President of Chase Home Finance LLC on behalf of same.

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

Johmie Moore
Notary Public
Expired 2-12-2014



Property of Cook County Clerk's Office

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Lot 18 in Block 4 in McRenold's Subdivision of part of the East 1/2 of the Northeast 1/4 of Section 16 Township 39 North,
Range 14 East of the Third Principal Meridian, in Cook County, Illinois

PIN # 17-06-206-015-0000

Property of Cook County Clerk's Office