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Southwest Financial Services, LTD.
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THIS INSTRUMENT PREPARED BY:
Karla Price-PNC Mortgage
A division of PNC Bank, NA
3232 Newmark Drive
Miamisburg, OH 45342

01-11022910-02R

Freddie Mac Loan Number 722332314
Servicer Loan Number 0002402535

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 18th day of June, 2010 between KEITH A O'HARA AND SARA K O'HARA 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 June 20, 2003, securing the original principal sum of U.S., \$197,000.00, and recorded in Document No. 0319629152 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 4302 Linden Lane, Rolling Meadows, Illinois 60008, the real property described being set forth as follows:

SEE ATTACHMENT "A"

PARCEL ID NUMBER: 08-08-125-001-0000

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 Kao

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1. The Borrower is 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. \$172,182.61.
 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 July 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$1075.73, beginning on the 1st 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 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, endorser, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWERS

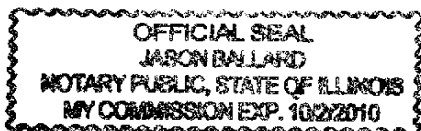
Keith A O'Hara
 KEITH A O'HARA
 County of Cook
 State of Illinois

Sara K O'Hara
 SARA K O'HARA

On this the 18 day of June, 2010, before me, the undersigned Notary Public, personally appeared KEITH A O'HARA AND SARA K O'HARA, 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.

10.2.10
 My commission expires

Jason Ballard
 Notary Public,
 JASON BALLARD

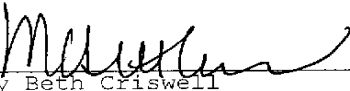


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LENDER/CORPORATION


 Mary Beth Criswell
 Vice President

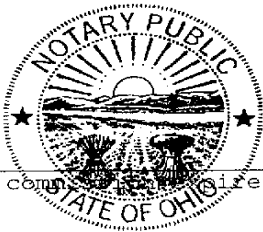

 Dianna L. Faulk
 Authorized Signer/Supervisor

Corporation-

State of Ohio
 County of Montgomery


On this 29th day of June, 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

My commission expires


 Channon Moorman, Notary Public

Pro Se of Cook County Clerk's Office

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LEGAL DESCRIPTION - EXHIBIT A

Legal Description: Lot 62 in Waverly Park Unit No. 2, being a Subdivision of part of Fractional Section 5, and part of the North 1/2 of Section 8, all in Township 41 North, Range 11, East of the Third Principal Meridian, according to the Plat thereof recorded January 25, 1951 as Document No. 1807042S, in Cook County, Illinois.

Permanent Index #'s: 08-08-125-001-0000 Vol. 0049

Property Address: 4302 Linden Lane, Rolling Meadows, Illinois 60008

Property of Cook County Clerk's Office