

Return To:

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



DF435650

CitiMortgage Loan Number: 0006256387

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider) 21316086

Property of Cook County Clerk's Office

**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 1st day of May, 2010, between Joshua D. Wolf and Megan M. Wolf (FNA) Megan M. Sullivan ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 04/04/03, securing the original principal sum of U.S. \$183,000.00, and recorded on Instrument Number 0311401025, Book or Liber N/A, Page N/A, of the County Records of Cook County, Illinois; 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 9331 Finbar Pl., Tinley Park, Illinois 60477, the real Property described being set forth as follows:

TAX ID# 27-34-301-004

SEE ATTACHED LEGAL DESCRIPTION

To evidence the election by the Borrower of the 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 follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner 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. \$161,249.25.

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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 yearly rate of 5.25%, beginning May 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,007.42, 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 CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 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 comply with, all of the terms and provisions thereof, as amended by this Modification.

06-14-2010
Date

Joshua D. Wolf
Joshua D. Wolf

Borrower

14 June 2010
Date

David Ellice
Witness: David Ellice

06-14-2010
Date

Megan M. Wolf
Megan M. Wolf

Borrower

14 June 2010
Date

David Ellice
Witness: David Ellice

Lender: Mortgage Electronic Registration Systems, Inc. as nominee for CitiMortgage, Inc.

By: Colleen Nentwig

Name: Colleen Nentwig

Title: Vice President

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_____ [Space below for Notary Acknowledgment] _____

STATE OF Illinois
ss.
COUNTY OF Cook

On 14 June 2010, before me, David Ellice a Notary Public in and for said County and State, personally appeared ^{Susan D. Wolf} ~~Megan M. Wolfe~~ 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 that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

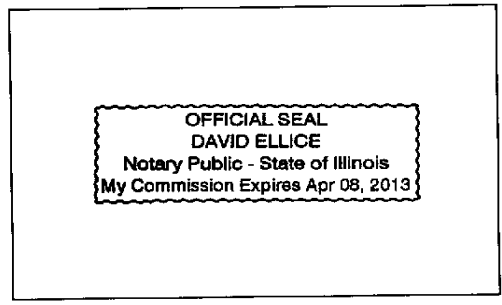
*FNA Megan M Sullivan

WITNESS my hand and seal.

Notary seal or stamp

David Ellice
Signature

David Ellice



My commission expires: 4/8/2013
Notary seal or stamp

Prepared by ~~and when recorded~~

Return to:
CitiMortgage, Inc.
ATTN: James Osman
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

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(Individual Acknowledgement)

STATE OF MISSOURI

COUNTY OF ST. CHARLES

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 18 day of June, 2010.

S. Porter
Notary Public **S. Porter**

My Commission Expires: June 27, 2013



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EXHIBIT "A"

SITUATE IN THE COUNTY OF COOK, STATE OF ILLINOIS:

LOT 70 IN CALEDONIA MEADOWS OF TINLEY PARK, SECTION 3, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN.

TAX I.D. NO: 27-34-305-049-0000

BEING THE SAME PROPERTY CONVEYED BY TRUSTEE'S DEED

GRANTOR: PRAIRIE BANK AND TRUST COMPANY, AN ILLINOIS BANKING CORPORATION, BUT AS TRUSTEE UNDER THE PROVISIONS OF A DEED OR DEEDS IN TRUST DATED THE 22ND DAY OF JULY, 1998 AND KNOWN AS TRUST NUMBER 9B-067

GRANTEE:

DATED: 3/12/2003

RECORDED: 4/24/2003

DOC#/BOOK-PAGE: 0311401024

NOTE: FOR STREET NUMBERING PURPOSES KNOWN AS: 9331 FINBAR PLACE, TINLEY PARK, ILLINOIS

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