

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



CitiMortgage Loan Number: 0638208935

BALLOON LOAN MODIFICATION

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

21296573

**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 July, 2010, between Mikhail Arshev, "an Unmarried Man" ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 06/19/2003, securing the original principal sum of U.S. \$160,010.00, and recorded in Document Number 0319242380, recorded on 07/11/2003, of the County Records of Cook County, Illinois; and *HAVING Taken Title Incorrectly AS Michael Arshev
*#160,000.00

(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 925 W. Happfield Drive, Arlington Heights, Illinois 60004, the real Property described being set forth as follows:

(See Attachment)

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 July 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$68,488.21.

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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 July 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$427.89, 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 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.

07/09/2010
Date _____ Mikhail Arshev (Seal)
Mikhail Arshev Borrower

7/9/2010
Date _____ Susan M. Raymond
Witness:

7/9/2010
Date _____ Susan M. Raymond (Seal)
Borrower

Date _____ Witness:
Print: _____

Lender: CitiMortgage, Inc. successors in interest by merger to ABN AMRO Mortgage Group, Inc.


By: Colleen Nentwig
Name: Colleen Nentwig
Title: Vice President

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_____ [Space below for Notary Acknowledgment] _____


STATE OF *ILLINOIS*

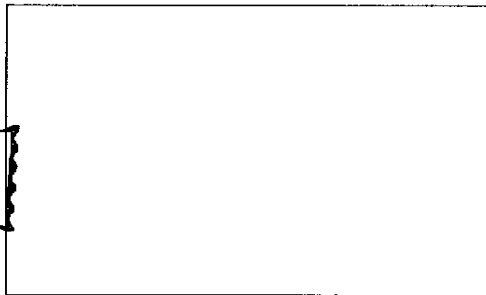
ss.
COUNTY OF *COOK*

On *July 9, 2010*, before me, *Yelena Rivkin*, a Notary Public in and for said County and State, personally appeared, *Michael Archer* , 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.

WITNESS my hand and seal
Notary seal or stamp

Yelena Rivkin
Signature

Yelena Rivkin




My commission expires: *Nov 17, 2012*
Notary seal or stamp

Prepared by ~~and when recorded~~

~~Return to:~~

CitiMortgage, Inc.
ATTN: Dawn Reena Green
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

County Clerk's Office

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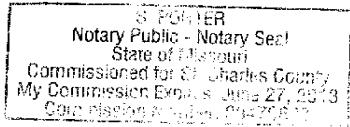
(Individual Acknowledgement)

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 Newwig 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 12th day of July, 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:

UNIT NUMBER 42 "D" RIGHT, IN WESTRIDGE TOWNHOMES IV CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF LOTS 1 AND 2 IN WESTRIDGE UNIT 4, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 89143600, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

TAX I.D. NO: 03-06-400-063-1162

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED

GRANTOR: JACQUELINE L. WOBITH, WIDOW

GRANTEE: MICHAEL ARSHEV

DATED: 12/14/2001

RECORDED: 1/23/2002

DOC#/BOOK-PAGE: 0020092825

NOTE: FOR STREET NUMBERING PURPOSES KNOWN AS: 925 WEST HAPPFIELD DRIVE, ARLINGTON HEIGHTS, ILLINOIS

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