

Return To:

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



DF437391

-----[Space Above This Line For Recording Data]-----

Prepared By
When Recorder Returns To:
Chase Home Finance, LLC
2210 Enterprise Drive
SC1 - 2030 - Attn 465 Balloons
Florence, SC 29501

21328323

CHF Loan Number 4800390793

Prepared By: Sherrri Quick
Sherrri Quick, Special Loans Representative

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**

** Dated August 2, 2010 but effective AS OF*

This Balloon Loan Modification ("Modification"), made **October 1, 2010**, between **TODD MARMOR, AN UNMARRIED MAN**, ("Borrower"), and **JPMORGAN CHASE BANK, N. A., SUCCESSOR BY MERGER TO BANK ONE N. A.** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated **September 18, 2003**, securing the original principal sum **\$163,200.00** and recorded on **September 22, 2003** as **DOCUMENT: 0326532051**, in the Official Records of **COOK County, ILLINOIS** and (2) the Balloon Note bearing the same date as, and secured by, the Security

UNOFFICIAL COPY

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 **1333 NORTH HALSTED STREET, UNIT 1S, CHICAGO, ILLINOIS 60622**, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 17041131001133

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 **October 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U. S. \$ 143,802.52**.
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 **5.000%**, beginning **October 1, 2010**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$796.05** beginning on the **1** day of **November 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 1, 2038**, (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 3415 Mission 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.

UNOFFICIAL COPY

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

[Signature]
(WITNESS SIGNATURE)
Chris Lavers

[Signature] (SEAL)
-BORROWER
TODD MARMOR

Witness Name (Printed/Typed)

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

(Individual Acknowledgment)

State of ILLINOIS
County of COOK

On this the 2ND day of AUGUST, 2010, before me a Notary Public, personally appeared TODD MARMOR, AN UNMARRIED MAN

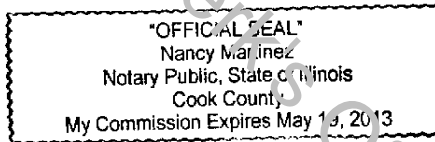
kn
own to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity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

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

[Signature]
(Notary Public)

My Commission expires: May 19, 2013

(Seal)

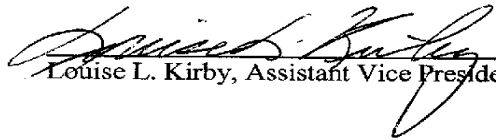


UNOFFICIAL COPY

Chase Home Finance LLC

Chase Loan Number:1311514937

By:



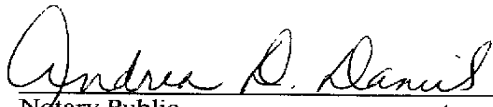
Louise L. Kirby, Assistant Vice President

-----Space Below This Line For Acknowledgment-----

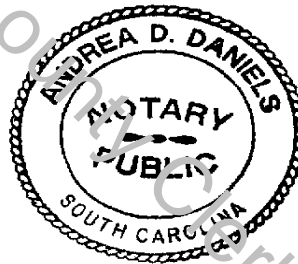
State of South Carolina }
County of Florence }

This instrument was acknowledged before me this 5th day of August 2010, by Louise L. Kirby, Assistant Vice President of Chase Home Finance LLC on behalf of same.

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



Notary Public
my commission expires 3/22/16



Property of Cook County Clerk's Office

UNOFFICIAL COPY

UNIT 1333-1S NORTH TOWN VILLAGE CONDOMINIUM, AS DELINEATED ON A SURVEY OF A PORTION OF THE FOLLOWING DESCRIBED TRACT OF LAND:

LOTS 2, 4 THROUGH 25, 27 THROUGH 30, AND 33 THROUGH 38 IN NORTH TOWN VILLAGE, BEING A SUBDIVISION OF PART OF VARIOUS LOTS, BLOCKS, STREETS, AND ALLEYS IN BUTTERFIELD'S ADDITION TO CHICAGO IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED AS DOCUMENT NO. 0010906035, AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

Property of Cook County Clerk's Office