

Return To:

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



DF438330

[Use This Line For Recording Data]-----

Prepared By:

Crystal Foley
Crystal Foley, Special Loans Representative

11035935-02R

FHLMC Loan Number 722836540
CHF Loan Number 1766080414

Chase Home Finance LLC
2210 Enterprise Drive
SC1 - 2030 - Attn: 465 Ballons
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**

& DATED August 14, 2010 but effective as of

This Balloon Loan Modification ("Modification"), made September 1, 2010, between David J. Delory, a single person, ("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 August 18, 2003, securing the original principal

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sum \$161,600.00 and recorded on September 16, 2003 as Document Number: 0325946131, in the Official 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 1150 West Lill Avenue Unit G, Chicago, Illinois 60614, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 14294140421004

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 **September 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **140,924.16**.
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 **4.625%**, beginning **September 1, 2010**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$748.74** beginning on the 1 day of **October 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 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 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

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will be bound by, and will comply with, all of the terms and provisions thereof, as amended by this Modification.

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

Jenni Johnson
(WITNESS SIGNATURE)

David J. Delory (SEAL)
-BORROWER

Jessie Johnson
Witness Name (Printed/Typed)

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

(Individual Acknowledgment)

State of IL
County of COOK ss:

On this the 14TH day of AUGUST, 2010, before me a Notary Public, personally appeared DAVID DELORY, A SINGLE PERSON kn

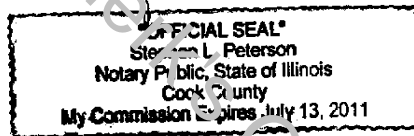
own to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity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

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

Notary Public

My Commission expires:
7/13/2011

(Seal)



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CHF Loan Number 1766080414

Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation

By:

Robert A. Pound
Robert A. Pound, Assistant Vice President

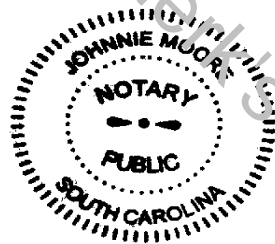
-----Space Below This Line For Acknowledgment-----

State of South Carolina }
 }
County of Florence }

This instrument was acknowledged before me this 17th day of August 2010, by Robert A. Pound, Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, on behalf of same.

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

Johnnie Moore
Notary Public
Expires 2-12-2014



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PARCEL 1:

UNIT 1150-G IN LILL STREET CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THE SOUTH 49 1/2 FEET OF LOT 6 IN WETZLER, PICK AND HUBER'S SUBDIVISION OF THE WEST 1/2 OF BLOCK 17 IN CANAL TRUSTEE'S SUBDIVISION OF THE EAST 1/2 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 96009753, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO USE STORAGE LOCKER NO. S04, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID AS DOCUMENT 96009753.

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