

This instrument prepared by: SHOBANA TERRELL  
PNC Mortgage, a division of PNC Bank, NA  
3232 Newmark Drive  
Miamisburg, OH 45342

Return to:  
Southwest Financial Services, LTD.  
P.O. Box 300  
Cincinnati, OH 45273-8043  
DF438803

11032973-02R

Servicer Loan Number 0005769745

**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 17<sup>th</sup> day of August, 2010 between TODD A BICKEL and KIMBERLY E R BICKEL, HUSBAND AND WIFE ("Borrower(s)") and PNC Mortgage, a division of PNC Bank, NA as successor by merger with National City Mortgage ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated August 25, 2003, securing the original principal sum of U.S., \$ \$552,462.00, and recorded in Instrument/Document No. 0327942315, 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 1537 BLUESTEM IN, GLENVIEW, IL 60025, the real property described being set forth as follows:

LOT 93 IN CONCORD AT THE GLEN UNIT 2 FALLING IN THAT PORTION OF LOT 37 IN GLENVIEW NAVAL AIR STATION SUBDIVISION NO.2, BEING A SUBDIVISION OF PART OF SECTIONS 15,21,22,23,26,27,28 AND 34 TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED JANUARY 3, 2001 AS DOCUMENT 0010004438 IN COOK COUNTY, ILLINOIS  
PARCEL ID NUMBER: 04274250190000

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):

1. The Borrower is owner and occupant of the Property.

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2. As of September 01, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$483,060.07.

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 4.625% beginning September, 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,846.19, beginning on October 01, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 01, 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.

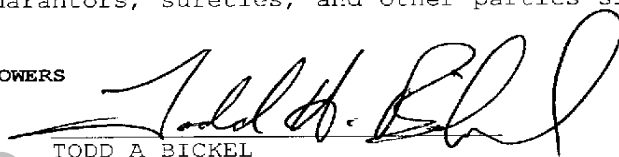
The Borrower will make such payments at PNC Mortgage, P.O. Box 533510, Atlanta, GA 30353-3510, or at such other place as the Lender may require.


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, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWERS

  
TODD A BICKEL

  
KIMBERLY E R BICKEL

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By Individuals-  
State of Illinois  
County of COOK

On this the 17th day of August, 2010, before me the undersigned Notary Public, personally appeared TODD A BICKEL, KIMBERLY E R BICKEL, proven to me on the basis of satisfactory evidence to be the person whose name was subscribed to the written instrument, and acknowledgment that he executed it.

*\* Husband and wife*

In witness whereof, I hereunto set my hand and official seal.



Jean L. Feipel  
Notary Public,  
8/31/11  
My commission expires

LENDER/CORPORATION

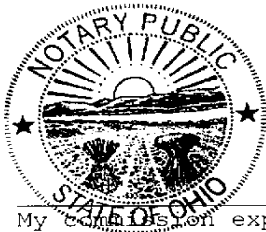
Mary Beth Criswell  
Mary Beth Criswell  
Vice President

Dianna L. Faulk  
Dianna L. Faulk  
Authorized Signer/Supervisor

Corporation- PNC MORTGAGE  
State of Ohio  
County of Montgomery

On this 24th day of August, 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

Channon Moorman  
Channon Moorman, Notary Public

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