

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 45271-3043  
DF439016

110 34746-02R

Freddie Mac# 722718165  
Servicer Loan Number 0002646334

**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 August day of ~~21st~~ 21st, 2010 between JAMES J BOUTROSS and LYNN M BOUTROSS, 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 21, 2003, securing the original principal sum of U.S., \$ \$224,000.00, and recorded in Instrument/Document No. 0325833094, 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 1738 CHICAGO AVE, EVANSTON, IL 60201, the real property described being set forth as follows:

PLEASE VIEW ATTACHED LEGAL DESCRIPTION EXHIBIT A

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. \$194,815.61.

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. \$1,147.86, 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

  
JAMES J BOUTROSS

  
LYNN M BOUTROSS

↳

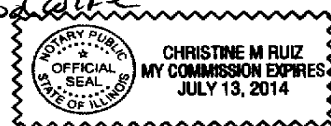
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By Individuals-  
State of Ill

County of Cook

On this the 21 day of Aug, 2010, before me the undersigned Notary Public, personally appeared JAMES J BOUTROSS, LYNN M BOUTROSS, 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.



Christine Ruiz  
Notary Public,  
7-13-14  
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 27<sup>th</sup> 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

My commission expires

Channon Moorman, Notary Public

*Handwritten initials*

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STREET ADDRESS: 1738 CHICAGO AVENUE  
CITY: EVANSTON COUNTY: COOK  
TAX NUMBER: 11-18-208-021-1006

UNIT 202

**LEGAL DESCRIPTION:**

UNIT NUMBER 202. IN LAKEVIEW TERRACE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 'A' IN THE CONSOLIDATION PLAT OF THE EAST 150.0 FEET OF LOT 1 AND THE NORTHERLY 22.0 FEET OF THE EASTERLY 150.0 FEET OF LOT 18 IN BLOCK 15 IN THE VILLAGE OF EVANSTON IN SECTION 18, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THE NORTH 40.0 FEET SOUTH OF AND ADJOINING THE NORTH 22.0 FEET OF LOT 18 IN BLOCK 15 IN THE VILLAGE OF EVANSTON IN SECTION 18, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 24, 1978 AS DOCUMENT 24598160, IN THE OFFICE OF THE RECORDER OF DEEDS IN COOK COUNTY, ILLINOIS

WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 25506674, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS

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