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Doc#: 1033008521 fee: \$50.00
Date: 11/26/2010 12:49 PM Pg: 1 of 3
Cook County Recorder of Deeds
*RISP FEE \$10.00 Applied

This instrument prepared by: SHOBIANA 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
DF453948

11052865-OR

Servicer Loan Number 0005798092

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.

* DATED OCTOBER 23 2010 but
This Balloon Loan Modification ("Modification"), entered into effective as of the 2nd day of November 2010 between GARY LEPINSKI MD and MARY B KILMER, HUSBAND AND WIFE ("Borrower(s)") and PNC Mortgage, a division of PNC Bank, NA as successor by merger to National City Mortgage ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 09, 1998, securing the original principal sum of U.S., \$ \$455,575.00, and recorded in Instrument/Document No. 98211436, 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 5 SENECA CT BURR RIDGE, IL 60521, the real property described being set forth as follows:

LOT 30 IN FIANL SUBDIVISION PLAT, ARROWHEAD FARM, BEING A SUBDIVISION OF ALL OF THE NORTHEAST $\frac{1}{4}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
P.I.N.#: 18 31 305 0090000

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):

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT FORM 3293(3/97)
Page 1 of 4

OK

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1. The Borrower is owner and occupant of the Property.
2. As of November 01, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$375,619.39.
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 4.375% beginning November, 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,160.88, beginning on December 01, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 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 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.

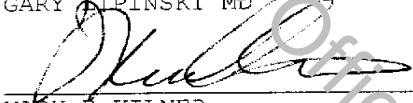
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in the Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower 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



 GARY LIPINSKI MD



 MARY B KILMER

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By Individuals-
State of Illinois
County of Will

On this the 23rd day of October, 2010, before me the undersigned Notary Public, personally appeared GARY LIPINSKI MD, MARY B KILMER, 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.

I. G. Shenouda

OFFICIAL SEAL
I. G. SHENOUDA
Notary Public - State of Illinois
My Commission Expires Oct 06, 2011

Notary Public,
10/6/2011
My commission expires

LENDER/CORPORATION

Mary Beth Criswell
Mary Beth Criswell
Vice President

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

Corporation- PNC Mortgage
State of Ohio
County of Montgomery

On this 2nd day of November, 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 Moorman
Channon Moorman, Notary Public
7-2-11
My commission expires



CHANNON M. MOORMAN, Notary Public
In and for the State of Ohio
My Commission Expires July 2, 2011