

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

Return to:
Southwest Financial Services, LTD.
P.O. Box 390
Cincinnati, OH 45213-8043
DF454691

Freddie Mac# 722794685
Servicer Loan Number 0002687126

BALLOON LOAN MODIFICATION 0111064404.02K
(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 1st day of August, 2010 between ANGELA HOFFMANN, Single ("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 September 05, 2003, securing the original principal sum of U.S., \$ \$194,000.00, and recorded in Instrument/Document No. 0329135166, 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 8720 RIDGE ST, RIVER GROVE, IL 60171, the real property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION

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 October 01, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$169,020.24.

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 4.500% beginning October, 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$984.07, beginning on November 01, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 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

Angela Hoffmann
ANGELA HOFFMANN

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By Individuals-
State of Illinois
County of Cook

On this the 20 day of October, 2010, before me the undersigned Notary Public, personally appeared ANGELA HOFFMANN, 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.
In witness whereof, I hereunto set my hand and official seal.



Mary Elise Arnold
Notary Public,
June 4, 2014
My commission expires

LENDER/CORPORATION

Mary Beth Criswell
Mary Beth Criswell
Vice President

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

Corporation-
State of Ohio
County of Montgomery

On this 27th day of October, 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
7-2-11
My commission expires

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LOT 12 (EXCEPT THE WEST 40.0 FEET THEREOF) AND THE WEST 40.0 FEET OF LOT 13 (EXCEPTING FROM SAID WEST 40.0 FEET OF SAID LOT 13, THAT PART DESCRIBED AS BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 13; THENCE EAST ON NORTH LINE OF SAID LOT 13, 40.0 FEET; THENCE SOUTH ALONG A LINE 40.0 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF SAID LOT, TO A POINT 64.65 FEET NORTH OF THE SOUTH LINE OF SAID LOT 13; THENCE NORTHWESTERLY TO THE PLACE OF BEGINNING) IN BLOCK 15 IN RHODES AND CLARKE'S SUBDIVISION OF 76.65 ACRES OF PART OF SECTION 26 AND SECTION 27, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED JULY 30, 1873 AS DOCUMENT NUMBER 111664, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO. : 12-26-322-029

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