

Return To:

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

CitiMortgage Loan Number: 0637300457
Freddie Mac Loan Number: 722631800



1104 7095-02 R

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 1st day of October, 2010, between IBRAHIM BARHOUMEH AND DENISE I. BARHOUMEH, HUSBAND AND WIFE ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 09/04/03, securing the original principal sum of U.S. \$275,050.00, and recorded as in Doc # 0329535297, of the County 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 9023 PARKSIDE, MORTON GROVE, ILLINOIS 60053, the real Property described being set forth as follows:

PLEASE SEE ATTACHMENT

To evidence the election by the Borrower of the 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 follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner of the Property.
2. As of October 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$236,033.13.

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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 yearly rate of 5.00%, beginning October 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,440.76, beginning on the 1st day of November, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 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 CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 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 will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

10/25/10
Date

Israhim Barhoume (Seal)
ISRAHIM BARHOUMEH Borrower

10/25/10
Date

Israhim Barhoume
Witness:
Print:

10/25/2010
Date

Denise Barhoume (Seal)
DENISE I. BARHOUMEH Borrower

10/25/2010
Date

Denise Barhoume
Witness:
Print:

Lender: CitiMortgage, Inc. successors in interest by merger to ABN Amro Mortgage Group, Inc.

By: *Colleen Nestwig*
Name: Colleen Nestwig
Title: Vice President

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_____[Space below for Notary Acknowledgment]_____

STATE OF IL

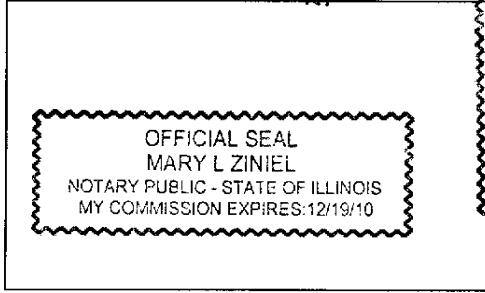
ss.
COUNTY OF COOK

On October 23rd, 2010, before me, MARY L. ZINIEL, a Notary Public in and for said County and State, personally appeared Ibrahim S. Barhoumeh / Denise Barhoumeh personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

* AKA IBRAHIM BARHOU MEH AND DENISE I BARHOU MEH, husband and wife
WITNESS my hand and seal.

Notary seal or stamp

Mary L. Ziniel
Signature
MARY L ZINIEL



My commission expires: Dec 19, 2010
Notary seal or stamp

Prepared by and when recorded

Return to:
CitiMortgage, Inc.
ATTN: Mary Hackmann
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

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(Individual Acknowledgement)

STATE OF Missouri

COUNTY OF St. Charles

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 29th day of October, 2010.



Mary G. Hackmann
Notary Public Mary G. Hackmann

My Commission Expires: June 11, 2012

Property of Cook County Clerk's Office

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 750000201 LS
STREET ADDRESS: 9023 PARKSIDE
CITY: MORTON GROVE COUNTY: COOK
TAX NUMBER: 10-17-415-060-0000

LEGAL DESCRIPTION:

LOTS 8, 9 AND 10 IN BLOCK 8 IN HEILD AND MARTIN'S DEMPSTER STREET TERMINAL
SUBDIVISION BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 16 AND IN THE
SOUTH EAST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

LEGALD

JM6

09/04/03