

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



Freddie Mac Loan Number: 723283101
CitiMortgage Loan Number: 0641851167

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider) *11077043-02R*

**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**

** DATE: December 16, 2010 WOT **

This Balloon Loan Modification ("Modification"), entered into effective as of the 1st day of January, 2011, between Raul Villagran and Maria T. Villagran, His Wife and Maria T. Esparza and Guillermo Esparza, Her Husband and Oscar I. Villagran, Single, Not in Tenancy in Common, but in Joint Tenancy ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 12/16/03, securing the original principal sum of U.S. \$122,700.00, and recorded as Document number 0402312006, recorded 01/23/2004, 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 6341 WEST FULLERTON, CHICAGO, IL 60639, the real Property described being set forth as follows:

See Attached Legal Description

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 January 1, 2011, the amount payable under the Note and Security instrument (the "Unpaid Principal Balance") is U.S. \$108,652.74.

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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 4.25%, beginning January 1, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$617.58, beginning on the 1st day of February, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2034 (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.

12/16/10
Date Fau Villagran Borrower

12/16/10
Date Eiva M. Morin
Witness: Eiva M. Morin
Print:

12/16/10
Date Maria T. Villagran Borrower
Print: Maria T. Villagran

12/16/10
Date Eiva M. Morin
Witness:

12/16/10
Date Maria T. Esparza Borrower
Print: EIVA M. MORIN
Maria T. Esparza

12/16/10
Date Eiva M. Morin
Witness:
Print: EIVA M. MORIN

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12/16/10
Date

Guillermo Esparza
Guillermo Esparza Borrower

12/16/10
Date

EIVA M. MORIN
Witness: EIVA M. MORIN
Print:

12/16/10
Date

Oscar I. Villagran
Oscar I. Villagran Borrower

12/16/10
Date

EIVA M. MORIN
Witness: EIVA M. MORIN
Print:

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

By: [Signature]

Name: Colleen Nentwig

Title: Vice President

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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[Space below for Notary Acknowledgment]

STATE OF Illinois
COUNTY OF Cook ss.

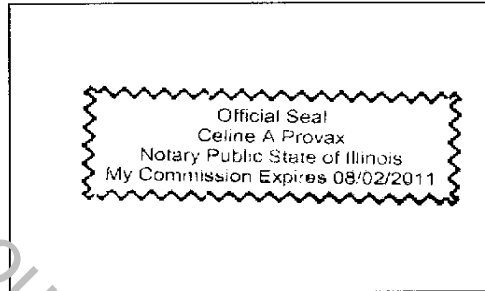
On December 16, 2010, before me Celine A. Provax,
a Notary Public in and for said County and State, personally appeared
RAUL VILLAGRAN AND MARIA T. VILLAGRAN
his WIFE

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.

WITNESS my hand and seal.

Notary seal or stamp

Celine A. Provax
Signature
Celine A. Provax



My commission expires: 8-2-2011

Notary seal or stamp

Prepared by ~~and when recorded~~

Return to:

CitiMortgage, Inc.
ATTN: LaSonya Logan
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

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[Space below for Notary Acknowledgment]

STATE OF Illinois
COUNTY OF Cook SS.

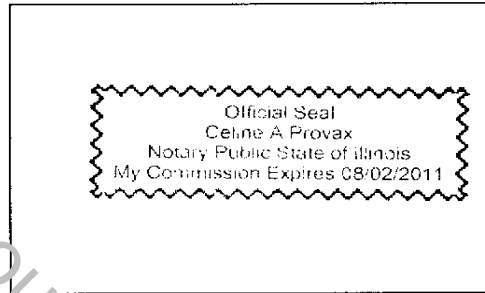
On December 16, 2010, before me, Celine A. Provax,
a Notary Public in and for said County and State, personally appeared
MARIA T. ESPARZA AND GUILLERMO ESPARZA
Her Husband

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.

WITNESS my hand and seal.

Notary seal or stamp

Celine A. Provax
Signature
Celine A. Provax



My commission expires: 8-2-2011

Notary seal or stamp

Prepared by ~~and when recorded~~

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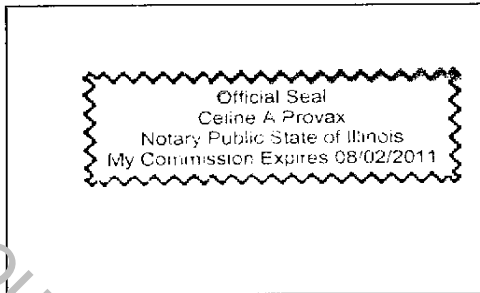
STATE OF Illinois
COUNTY OF Cook ss.

On December 16, 2010, before me, Celine A. Provax,
a Notary Public in and for said County and State, personally appeared
OSCAR I VILLAGRAN, SINGLE, NOT IN TENANCY
IN COMMON, BUT IN JOINT TENANCY,
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.

WITNESS my hand and seal.

Notary seal or stamp

Celine A. Provax
Signature
Celine A. Provax



My commission expires: 8-2-2011
Notary seal or stamp

Prepared by and when recorded

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

UNOFFICIAL COPY

(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 19th day of December, 2010.

MARY G. HACKMANN
Notary Public - Notary Seal
State of Missouri
Commissioned for St Charles County
My Commission Expires: June 11, 2012
Commission Number: 08576301

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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2641851167

Form No. 3301 (6/00)
Short Form Commitment, EAGLE
SUPER EAGLE

ORDER NO: 2021841
FILE NO: 2021841
LENDER REF: AB00405730

Exhibit "A"

The land referred to in this policy is situated in the **STATE OF ILLINOIS, COUNTY OF COOK, CITY OF CHICAGO**, and described as follows:

THE EAST 31.50 FEET OF THE WEST 94.50 FEET OF LOTS 1 TO 6 BOTH INCLUSIVE (TAKEN AS TRACT) IN BLOCK 24 IN GRAND AVENUE ESTATES, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF WEST GRAND AVENUE, ACCORDING TO THE PLAT FILED IN THE REGISTRAR'S OFFICE AS DOCUMENT NUMBER 41515.

Property of Cook County Clerk's Office