

Property of Cook County Clerk's Office

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



Write Above This Line For Recording Data|-----

Prepared By: [Signature]
Antone Brooks, Special Loans Representative

Chase Home Finance LLC
2210 Enterprise Drive
SC1 - 2030 - Attn 465 Balloons
Florence, SC 29501

FHLMC Loan Number 324496680
CHF Loan Number 1609170138

11110968

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:
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 Jan. 29, 2011, Effective MARCH 1, 2011

This Balloon Loan Modification ("Modification"), made March 1, 2011, between ADMIR ROSIC, UNMARRIED, ("Borrower"), and JPMorgan Chase Bank, N.A. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated March 2, 2006, securing the original principal

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sum **\$105,600.00** and recorded on **March 10, 2006** as **DOCUMENT NUMBER 0606926172**, in the Official 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 **5950 NORTH KENMORE AVENUE APT 508, CHICAGO, ILLINOIS 60660**, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 14052130321033

To evidence the election by the Borrower of the Conditional Right to Refinance 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):

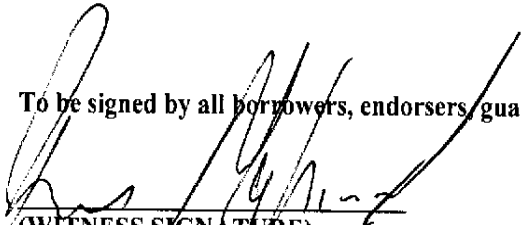
1. The Borrower is the owner and occupant of the Property.
2. As of **March 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$ 96,770.13**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125%**, beginning **March 1, 2011**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$572.78** beginning on the 1 day of **April 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **March 1, 2036**, (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 those amounts in full on the Modified Maturity Date.

The Borrower will make such payments at 3415 Vision Drive, Columbus, Ohio 43219-6009 or at such other place as the Lender may require.

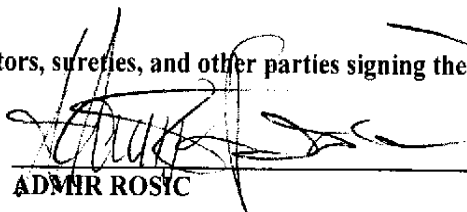
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments 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 will comply with, all of the terms and provisions thereof, as amended by this Modification.

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To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note


(WITNESS SIGNATURE)
ROSIC MUHAMED

Witness Name (Printed/Typed)


(SEAL)
-BORROWER
ADMIR ROSIC

-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of Illinois
County of COOK ss:

On this the 29th day of January, 2011, before me a Notary Public, personally appeared Admir ROSIC

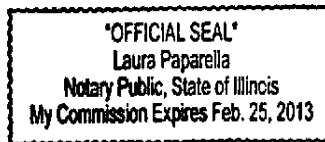
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own to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.


(Notary Public)

My Commission expires:
February 25, 2013

(Seal)

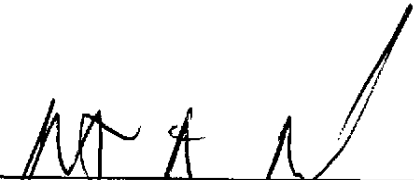


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Loan Number 1609170138

Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation

By:



 Robert A. Pound, Assistant Vice President

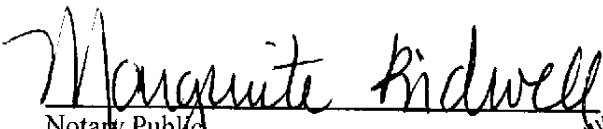
-----Space Below This Line For Acknowledgment-----

State of South Carolina

County of Florence

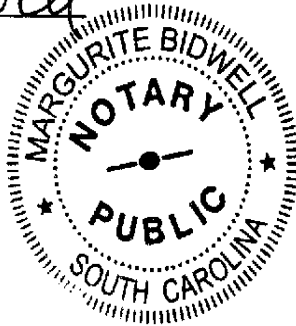
This instrument was acknowledged before me this 9th day of February 2011, by Robert A. Pound, Assistant Vice President of Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation, on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.



 Notary Public

My Commission Expires
August 23, 2020



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UNITS 508 AND P-21 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE WINDSOR HOUSE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 25570971, IN THE SOUTHWEST 1/4 OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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