



Doc#: 1107603038 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/17/2011 02:36 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:

First American Title
P.O. Box 27670
Santa Ana, CA 92799
Attn: Recording Dept.

6238343

PN: 02241050241029

Prepared by or under the supervision of:
Bank of America Home Loans
1800 Tapo Canyon Road
Simi Valley, CA 93063
Mail Stop CA6-914-01-47
Prepared: September 23, 2010
783982607

(Space Above This Line for Recording Data)

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 October 1, 2010, between CHARLOTTE SHICOTTE, an unmarried woman "Borrower(s)/Grantor(s)", and Guaranty Residential Lending, Inc. "Lender/Grantor", acting through its loan servicer BAC Home Loan Servicing, LP a subsidiary of Bank of America, N.A. Lender's address is 4500 Park Granada, Calabasas California 91302, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated September 15, 2003, securing the original principal sum of U.S. \$60,000.00 and recorded as DOCUMENT 0328720005 on OCTOBER 14, 2003, of the Official Records, in the County of COOK, State of 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 609 E KENILWORTH, UNIT 205, PALATINE, IL 60074, 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 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. \$52,322.72.

MULTISTATE BALLOON LOAN MODIFICATION--Single Family- Freddie Mac UNIFORM INSTRUMENT Form 3293 (1/01) September 23, 2010

00036648647CA6-914-01-47

S	Y
P	6
S	N
M	N
SC	Y
E	Y
INT	Y, W

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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 the yearly rate of 4.500%, beginning October 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$304.63, beginning on November 1, 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 Post Office Box 660694, Plano, TX 75024, 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.

To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security instrument.

Charlotte Shicotte
CHARLOTTE SHICOTTE

Date 10-2-10

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_____[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]_____

STATE OF ILLINOIS

COUNTY OF COOK

On 10/2/10 before me, NICK KING

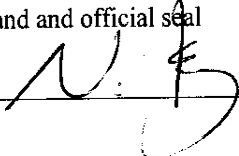
personally appeared CHARLOTTE SHICOTTE

_____ who 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 to me that he/she/they executed the same in his/hers/ 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.

I certify under PENALTY OF PERJURY under the laws of the State of ILLINOIS that the foregoing paragraph is true and correct.

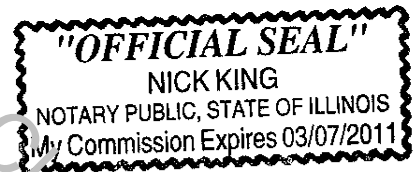
WITNESS my hand and official seal

Signature _____



My commission expires _____

3/7/2011



PROPERTY OF COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

Bank of America Home Loan Servicing LP
a subsidiary of Bank of America N.A

[Signature]
German A. Benitez
Vice President

STATE OF CALIFORNIA
COUNTY OF VENTURA

On 10/5/10 before me Mary Anne Guerrero, personally appeared German A. Benitez who, who 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 to me that he/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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Mary Anne Guerrero

My commission expires 12/7/12



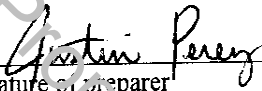
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Certificate of Preparation

I hereby certify that the within instrument was prepared by me in
Representation of one of the parties in the within instrument.

This instrument was prepared by:

Justin Perez
Bank of America Home Loans
1800 Tapo Canyon Road
Simi Valley, CA 93063



Signature of preparer
Justin Perez

10-5-10
Date

Property of Cook County Clerk's Office

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LEGAL DESCRIPTION

ITEM 1:

UNIT 205 AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AND A PART OF DECLARATION OF CONDOMINIUM OWNERSHIP REGISTERED ON THE 29TH DAY OF AUGUST, 1972 AS DOCUMENT NUMBER 2644918.

ITEM 2:

AN UNDIVIDED 1.0353% INTEREST (EXCEPT THE UNITS DELINEATED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES:

LOT FIVE (5) EXCEPTING THEREFROM THAT PART THEREOF DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 5; THENCE SOUTHEASTERLY ALONG THE NORTH LINE OF LOT 5 FOR A DISTANCE OF 106.62 FEET TO A CORNER IN THE NORTH LINE OF LOT 5; THENCE EAST ALONG THE NORTH LINE OF LOT 5 FOR A DISTANCE OF 63.93 FEET; THENCE SOUTHWESTERLY ALONG A LINE THAT FORMS AN ANGLE OF 100 DEGREES 30 MINUTES 24 SECONDS TO THE RIGHT WITH A PROLONGATION OF THE LAST DESCRIBED COURSE FOR A DISTANCE OF 156.25 FEET TO A POINT IN THE SOUTHERLY LINE OF LOT 5 THAT IS 20.0 FEET SOUTHEASTERLY OF A CORNER IN THE SOUTHERLY LINE OF LOT 5 (AS MEASURED ALONG THE SOUTHERLY LINE OF LOT 5); THENCE NORTHWESTERLY ALONG THE SOUTHERLY LINE OF LOT 5 FOR A DISTANCE OF 20.04 FEET TO A CORNER IN THE SOUTHERLY LINE OF LOT 5; THENCE WEST ALONG THE SOUTH LINE OF LOT 5 FOR A DISTANCE OF 122 FEET TO A POINT IN THE WEST LINE OF LOT 5; THENCE NORTH ALONG THE WEST LINE OF LOT 5 FOR A DISTANCE OF 165.25 FEET TO THE PLACE OF BEGINNING AND EXCEPTING THEREFROM THAT PART THEREOF DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST SOUTHERLY CORNER OF SAID LOT 5; THENCE NORTH 35 DEGREES 34 MINUTES 24 SECONDS WEST ALONG THE WESTERLY LINE OF LOT 5 FOR A DISTANCE OF 172.45 FEET; THENCE NORTHEASTERLY FOR A DISTANCE OF 286.77 FEET TO A POINT IN THE EASTERLY LINE OF LOT 5 THAT IS 30 FEET NORTHWESTERLY OF THE MOST EASTERLY LINE OF LOT 5, AS MEASURED ALONG THE EASTERLY LINE OF SAID LOT 5; THENCE SOUTHEASTERLY ALONG THE EASTERLY LINE OF LOT 5 FOR A DISTANCE OF 30 FEET TO THE MOST EASTERLY CORNER OF LOT 5; THENCE SOUTHWESTERLY ALONG THE EASTERLY LINE OF LOT 5 FOR A DISTANCE OF 285.94 FEET TO THE PLACE OF BEGINNING AND EXCEPTING ALSO THAT PART THEREOF LYING WITH THE INGRESS AND EGRESS EASEMENT SHOWN ON THE PLAT OF WILLOW CREEK APARTMENT ADDITION (HEREINAFTER DESCRIBED), ALL IN WILLOW CREEK APARTMENT ADDITION, BEING A RESUBDIVISION OF PART OF WILLOW CREEK, A SUBDIVISION OF PART OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT OF SAID WILLOW CREEK APARTMENT ADDITION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON DECEMBER 28, 1970, AS DOCUMENT NO. 2536651.

#02-24-105-024-1029