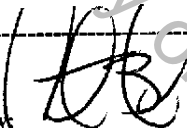


Return To:
Southwest Financial Services, LTD.
P.O. Box 300
Cincinnati, OH 45273-8043
DF474360

-----[Space Above This Line For Recording Data]-----

Prepared By: 
Antone Brooks, Special Loans Representative
Chase Home Finance LLC
2210 Enterprise Drive
SC1 - 2030 - Attn 465 Balloons
Florence, SC 29501

01-11135986-02R

FHLMC Loan Number 342862391
CHF Loan Number 1621477650

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 RECCRS WHERE
THE SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), made ~~in~~ **May 1, 2011**, between **EMILY CUNNINGHAM and KEVIN CUNNINGHAM, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY**, ("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 **April 13, 2006**, securing the original principal

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sum \$144,000.00 and recorded on April 26, 2006 as DOCUMENT NUMBER 0611602144, 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 3700 WEST 116TH STREET, GARDEN HOMES, ILLINOIS 60803, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 24233060160000

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 **May 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **133,796.66**.
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 **May 1, 2011**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$791.93** beginning on the 1 day of **June 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 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)

Emily Cunningham (SEAL)
-BORROWER
EMILY CUNNINGHAM

Witness Name (Printed/Typed)

The following individual is signing this Balloon Loan Modification only to grant and convey that individual's interest in the Property under the terms of the Balloon Loan Modification, and is not personally liable on the Note.

(WITNESS SIGNATURE)

Kevin Cunningham CO-BORROWER
KEVIN CUNNINGHAM

Witness Name (Printed/Typed)

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

(Individual Acknowledgment)

State of IL
County of Cook ss:

On this the 9th day of April, 2011, before me a Notary Public, personally appeared Emily Cunningham and Kevin Cunningham kn

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.

Dana Faletto
(Notary Public) Dana Faletto

My Commission expires:
Oct 8, 2012

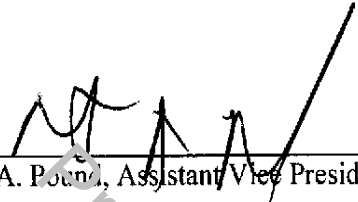
(Seal) 

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Loan Number 1621477650

JPMorgan Chase Bank, N.A.

By:



 Robert A. Pound, Assistant Vice President

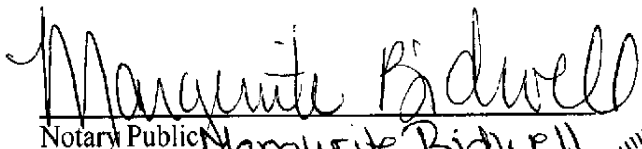
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State of South Carolina

County of Florence

This instrument was acknowledged before me this 12th day of April 2011, by Robert A. Pound, Assistant Vice President of JPMorgan Chase Bank, N.A., on behalf of same.

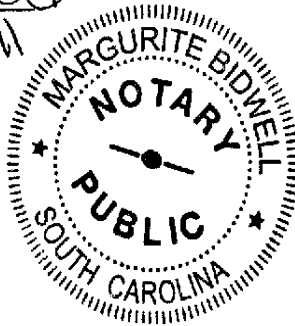
IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.



Notary Public

Margurite Bidwell

My Commission Expires August 23, 2020



Property of Cook County Clerks Office

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LOT 47 AND 48 IN BLOCK 9 IN ATWOOD'S ADDITION TO WASHINGTON HEIGHTS, BEING A SUBDIVISION OF THE NORTH 100 ACRES OF THE SOUTHWEST 1/4 AND THE NORTH 50 ACRES OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN: 24-23-306-016-0000

Property of Cook County Clerk's Office