

Return To:

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



Freddie Mac Loan Number: 723545333
CitiMortgage Loan Number: 0643492371

BALLOON LOAN MODIFICATION

01-11116999-02R

(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 April, 2011, between Patrick A. Witowski (AKA) Patrick Witowski and Rita S. Witowski (AKA) Rita Witowski, 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 03/25/2004, securing the original principal sum of U.S. \$324,000.00, and recorded as Document #0412415149 in Book or Liber N/A, Page N/A, 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 6536 North Mimmetonka Avenue, Chicago, Illinois 60646, 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 April 1, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$283,298.04.

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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 4.750%, beginning April 1, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,689.09, beginning on the 1st day of May, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

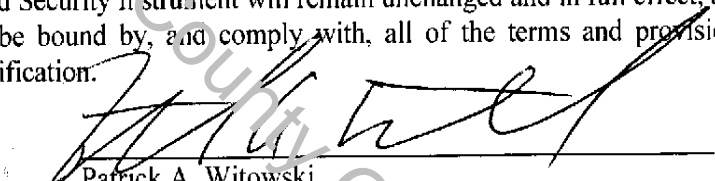
If on April 1, 2034 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at CitiMortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196 or at such other place as the Lender may require.

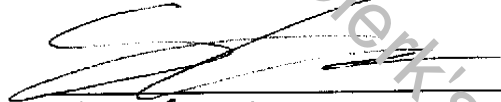
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, Escrow items, impounds, and all other payments 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.

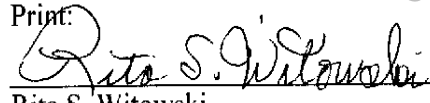
3-25-11
Date


Patrick A. Witowski
Borrower

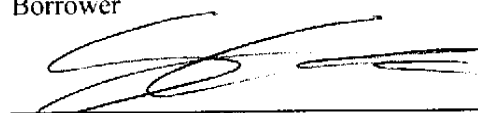
3/25/11
Date


Witness: ~~Steve Cavera~~
Print:

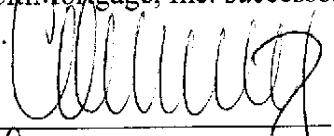
3-25-11
Date


Rita S. Witowski
Borrower

3/25/11
Date


Witness: STEVE CAVERA
Print:

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

By: 
Name: Allen Norkov
Title: Vice President

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_____ [Space below for Notary Acknowledgment] _____

STATE OF ILLINOIS
 ss.
COUNTY OF ~~USA~~ COOK

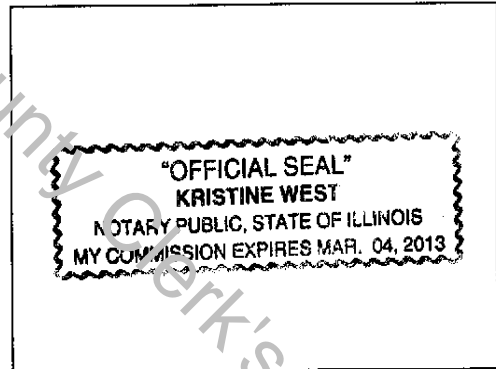
On MARCH 25 2011, before me, KRISTINE WEST, a Notary Public in and for said County and State, personally appeared PATRICK A. WITOWSKI AND RITA S. WITOWSKI, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within 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

Kristine West
Signature

KRISTINE WEST



My commission expires: MARCH 4 2013
Notary seal or stamp

Prepared by ~~and when recorded return to:~~

James Osman
CitiMortgage

Document Processing
1000 Technology Drive, MS 321
O'Fallon, MO 63368-2240

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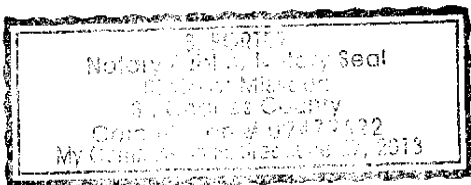
(Individual Acknowledgement)

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, Wheeler 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 22 day of March, 2011.



S. Porter
Notary Public S. Porter

My Commission Expires: June 27, 2013

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643492371

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

ORDER NO. 2175974
FILE NO. 2175974
LENDER REF. AB00431043

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:

LOT FIVE (5) IN BLOCK FIFTEEN (15) IN EDGEBROOK MANOR, BEING A SUBDIVISION OF LOTS 27, 32, 33, 34 AND 35, THAT PART OF THE SOUTHWEST HALF (1/2) OF LOT 38, AND ALL OF LOT 39, WEST OF THE ROAD, ALL OF LOTS 40, 41, 42, 43 AND 44, THE SOUTHWEST HALF (1/2) OF LOT 45, ALL OF LOTS 47 TO 52 INCLUSIVE, IN THE SUBDIVISION OF BRONSON'S PART OF CALDWELL'S RESERVATIONS, IN TOWNSHIP 40 AND 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTING CERTAIN PARTS) ACCORDING TO PLAT THEREOF, REGISTERED ON MARCH 1, 1922, AS DOCUMENT NUMBER 148536.

Property of Cook County Clerk's Office