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[Space Above This Line For Recording Data]\_\_\_\_\_

Prepared By: Antone Brooks  
Antone Brooks, Special Loans Representative

JPMorgan Chase Bank, N.A.  
2210 Enterprise Drive  
SCI - 2030 - Attn 465 Balloons  
Florence, SC 29501

11142896  
FHLMC Loan Number 358082978  
Loan Number 1609167133

Return To:  
Southwest Financial Services, LTD.  
P.O. Box 300  
Cincinnati, OH 45273-8043  
DF415537

**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 May 10, 2011 Effective June 1, 2011*  
This Balloon Loan Modification ("Modification"), made June 1, 2011, between JILL K. CAMPIONE , 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 May 15, 2006, securing the original principal sum \$147,000.00 and recorded on May 24, 2006 as DOCUMENT NUMBER 0614435417, 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 3216 WEST BERTEAU AVENUE UNIT 3, CHICAGO, ILLINOIS 60618, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 13144150421006

# UNOFFICIAL COPY

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 **June 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$ 136,333.74**.
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 **5.25%**, beginning **June 1, 2011**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$816.98** beginning on the **1 day of July 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **June 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 these 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]

Carlos Duran  
(WITNESS SIGNATURE)

Jill K Campione (SEAL)  
-BORROWER  
JILL K. CAMPIONE

Carlos Duran

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 10th day of May, 2011, before me a Notary Public, personally appeared Jill K. Campione

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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.

Yatzaira Nava  
(Notary Public)

My Commission expires: March 16 2015 (Seal)

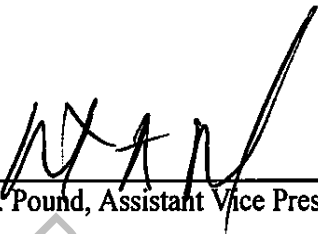


# UNOFFICIAL COPY

Loan Number 1609167133

JPMorgan Chase Bank, N.A.

By:



Robert A. Pound, Assistant Vice President


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State of South Carolina

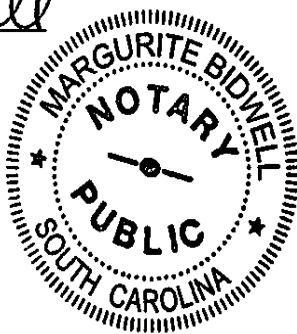
County of Florence

This instrument was acknowledged before me this 18<sup>th</sup> day of May 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

My Commission Expires  
August 23, 2020



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# UNOFFICIAL COPY

UNIT 3216-3 IN THE BERTEAU CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 25, 26 AND 27 (EXCEPT THE NORTH 15.50 FEET OF SAID LOT 27) IN BLOCK 2 IN ROSWELL BARBER'S ADDITION TO IRVING PARK, A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'D' TO THE DECLARATION OF CONDOMINIUM AS DOCUMENT NO. 0020149456, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.  
PIN# 13-14-415-042-1006

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