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1121603052

This instrument was prepared by:  
**ARTHUR HOFISI**  
U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE GSAMP TRUST 2006-HE2 MORTGAGE PASS-THROUGH  
9441 LBJ FREEWAY, SUITE 250  
DALLAS, TEXAS 75243

Doc#: 1121603052 Fee: \$74.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/04/2011 10:41 AM Pg: 1 of 6 AS

When Recorded Mail To:  
NATIONAL BANKRUPTCY SERVICES.COM, LLC  
9441 LBJ FREEWAY, SUITE 250  
DALLAS, TX 75243  
ATTN: LOSS MITIGATION DEPARTMENT

[Space Above This Line For Recording Data]

Original Recorded Date: JULY 31, 2006      Loan No.      40268328  
Original Principal Amount: \$ 99,000.00

## 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 the **10TH** day of  
**JUNE, 2010**, between  
**JOYCE L TERRELL**

("Borrower") and **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE GSAMP TRUST 2006-HE2  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 206-HE2; LITTON LOAN SERVING LP AS ATTORNEY IN FACT** ("Lender"),  
as further defined on Exhibit A and attached hereto \*\*

amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"),  
dated **JUNE 1, 2006**, securing the original principal sum of U.S. \$ **99,000.00**,  
and recorded in  
of the **Official** Records of **COOK COUNTY, ILLINOIS**

[Name of Records] [County and State, or other jurisdiction]

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:  
**16516 OXFORD DRIVE, MARKHAM, ILLINOIS 60428**

[Property Address]

S NA  
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S N  
M N  
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the real property described being set forth as follows:

To evidence the election by the Borrower of the [Conditional Right to Refinance] [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 and occupant of the Property.
2. As of **MAY 17, 2010**, the amount payable under the note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **86,592.12**.
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 **4.930** %, beginning **AUGUST 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **444.03**, beginning on the **1ST** day of **SEPTEMBER, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 01, 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 **4828 LOOP CENTRAL DRIVE**,  
**HOUSTON, TEXAS 77081**  
 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 cancelled, null and void, as of the maturity date of the Note.


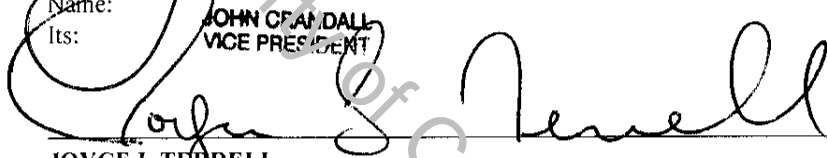
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

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

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE GSAMP TRUST 2006-HE2  
MORTGAGE PASSTHROUGH CERTIFICATES, SERIES 206-HE2; LITTON LOAN SERVICING LP AS ATTORNEY IN FACT

  
 Name: \_\_\_\_\_ (Seal)  
 Its: **JOHN CRANDALL** - Lender  
       **VICE PRESIDENT**  
  
 \_\_\_\_\_ (Seal)  
**JOYCE L TERRELL** - Borrower

\_\_\_\_\_ (Seal)  
 - Borrower

\_\_\_\_\_ (Seal)  
 - Borrower

\_\_\_\_\_ (Seal)  
 - Borrower

\_\_\_\_\_ (Seal)  
 - Borrower

\_\_\_\_\_ (Seal)  
 - Borrower

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[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

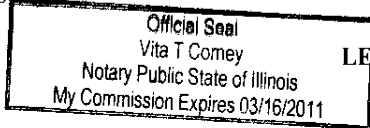
County of Cook

This instrument was acknowledged before me on June 18, 2010 (date) by  
JOYCE TERRELL

(name/s of person/s)

Vita T. Comey (Signature of Notary Public)

(Seal)



### LENDER ACKNOWLEDGMENT

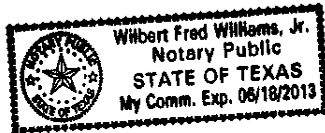
State of Texas

County of Harris

This instrument was acknowledged before me on July 21, 2010 (date) by  
John Crandall as Vice President  
of Lizton Loan Servicing

Wilbert Fred Williams, Jr. (Signature of Notary Public)

(Seal)



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**EXHIBIT A**

**Legal Description**

\*\*\* LOT 4 IN BLOCK 11 IN CANTERBURY GARDENS UNIT NO. 3, A RESUBDIVISION OF PART OF CANTERBURY GARDENS UNIT NO. 2, A SUBDIVISION OF THE WEST HALF OF THE EAST HALF AND PART OF THE NORTHWEST QUARTER OF SECTION 24, TOWNSHIP 36, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JULY 9, 1957 AS DOCUMENT NUMBER 1747357, IN COOK COUNTY, ILLINOIS.\*\*\*

Permanent Real Estate Index No.: 28-24-421-021-0000, Vol. 194

Common Address: 16516 Oxford Drive, Markham, Illinois, 60428

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**Recording requested by and  
When recorded mail to:**

**First American Title  
Loss Mitigation Title Services-LMTS  
P.O. Box 27670  
Santa Ana, CA 92799  
Attn: LMTS**

**PREPARED BY:  
ARTHUR HOFISI  
US BANK NATIONAL ASSOCIATION  
9441 LBJ FREEWAY, SUITE 250  
DALLAS, TEXAS 75243**

..... **[Space Above This Line For Recording Data]**.....

## **BALLOON MODIFICATION AGREEMENT**

**STATE: IL  
COUNTY: COOK  
  
ORDER #: 6721932  
  
PIN#: 28-24-421-021-0000**

**THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(ADDITIONAL RECORDING FEE APPLIES)**

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