



Doc#: 1127315036 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 09/30/2011 11:34 AM Pg: 1 of 5

Property of [Watermark]

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Prepared By: *[Signature]*  
Antone Brooks, Special Loans Representative  
JPMorgan Chase Bank, N.A.  
2210 Enterprise Drive  
SC1 - 2030 - Attn 465 Balloons  
Florence, SC 29501

*01-1119-917-022*  
WHEN RECEIVED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST OFFICE  
300 SOUTH MAIN STREET  
SUITE 1031  
AKRON, OH 44311

FHLMC Loan Number 411603876  
Loan Number 1617095253

**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**

This Balloon Loan Modification ("Modification"), made **October 1, 2011**, between **J. K. KIM**, Unmarried, ("Borrower"), and **JPMorgan Chase Bank, N.A.**, successor by Merger to **Chase Home Finance LLC** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated **August 5, 2004**, securing the original principal sum **\$165,760.00** and recorded on **August 10, 2004** as **Document Number 0422310069**, 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 **512 NORTH MCCLURG COURT UNIT 4209, CHICAGO, ILLINOIS 60611**, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number 17102230331435

S *yes*  
P *5*  
S *N*  
M *N*  
SC *yes*  
E *yes*  
INT *low*

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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 **October 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$ 134,600.27**.
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 **4.875%**, beginning **October 1, 2011**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$733.53** beginning on the 1 day of **October 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **August 1, 2039**, (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.

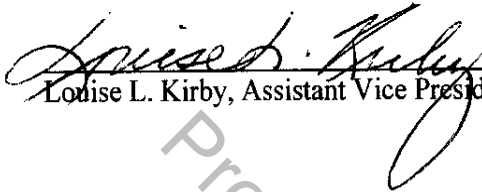


# UNOFFICIAL COPY

Loan Number 1617095253

**JPMorgan Chase Bank, N.A., successor by Merger to Chase Home Finance LLC**

By:

  
\_\_\_\_\_  
Louise L. Kirby, Assistant Vice President

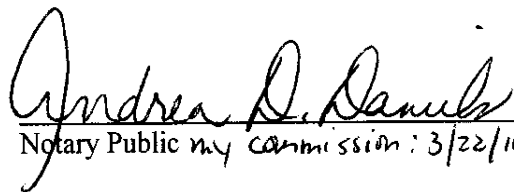
-----Space Below This Line For Acknowledgment-----

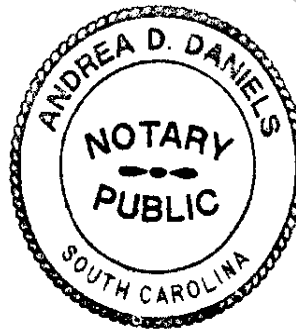
State of South Carolina

County of Florence

This instrument was acknowledged before me this 15<sup>th</sup> day of September 2011, by Louise L. Kirby, Assistant Vice President of JPMorgan Chase Bank, N.A., successor by Merger to Chase Home Finance LLC, on behalf of same.

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

  
\_\_\_\_\_  
Notary Public my commission: 3/22/10



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PARCEL 1: UNIT 4209 IN THE RESIDENCES AT RIVER EAST CENTER, A CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF BLOCK 2 IN CITYFRONT CENTER, BEING A RESUBDIVISION IN THE NORTH FRACTION OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0011072757, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS, EGRESS, SUPPORT, USE AND ENJOYMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN AND CREATED BY DECLARATION OF COVENANTS, CONDITIONS RESTRICTIONS AND EASEMENTS RECORDED AS DOCUMENT NUMBER 0011072756.

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