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Doc#: 1130039043 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/27/2011 09:34 AM Pg: 1 of 5

Freddie Mac Loan Number: 422815500
CitiMortgage Loan Number: 0216594244

BALLOON LOAN MODIFICATION

01-11173255-022

(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 October, 2011, between Clowdell Williams and Mauline Williams, 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 09/26/2006, securing the original principal sum of U.S. \$122,400.00, and recorded as Document #0629901557 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 1725 State Street, Calumet City, Illinois 60409, the real Property described being set forth as follows:

(See Attached)

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 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. \$111,101.71.

S yes
P 5
S /
M no
SC yes
E yes
INT re

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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 4.50%, beginning October 1, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$617.54, beginning on the 1st day of November, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

If on October 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 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.

8-15-2011
Date

Clowdell Williams
Clowdell Williams
Borrower

8-15-2011
Date

Rhodade Mowatt
Witness:
Print: Rhodade Mowatt

8-15-2011
Date

Mauline Williams
Mauline Williams
Borrower

8-15-2011
Date

Rhodade Mowatt
Witness:
Print: Rhodade Mowatt

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

By: Jennifer Close-Befie
Jennifer Close-Befie

Name: _____
Title: Vice President

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_____ [Space below for Notary Acknowledgment] _____

STATE OF Illinois

ss.

COUNTY OF Cook

On August 15 2011, before me, Bronce Dussard, a Notary Public in and for said County and State, personally appeared

Clowdell & Maudine Williams,

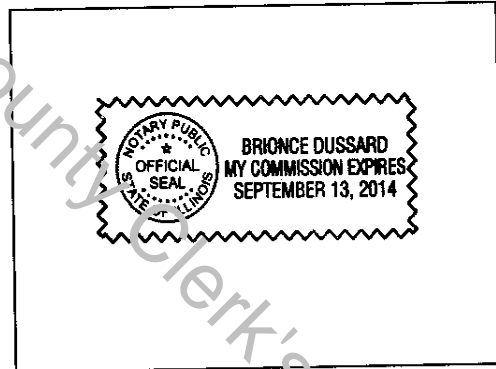
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and seal.

Notary seal or stamp

Bronce Dussard
Signature

Bronce Dussard



My commission expires: 9-13-2014
Notary seal or stamp

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

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

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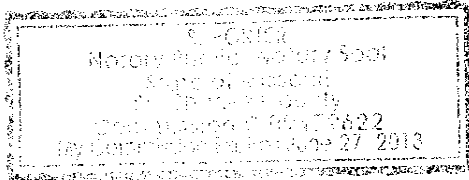
(Individual Acknowledgement)

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, Jennifer Close-Bella 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 1st day of September, 2011.



S. Porter
Notary Public **S. Porter**

My Commission Expires: June 27, 2013

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0310594244



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 SA3575035 SLP
STREET ADDRESS: 1725 STATE STREET
CITY: CALUMET CITY COUNTY: COOK
TAX NUMBER: 29-12-201-001-0000

LEGAL DESCRIPTION:

LOTS 1 AND 2 IN BLOCK 3 IN CRYER'S STATE STREET ADDITION, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office