

# UNOFFICIAL COPY

Doc#: 1130619017 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/02/2011 09:25 AM Pg: 1 of 5



Doc#: 1200519064 Fee: \$44.00  
Eugene "Gene" Moore  
Cook County Recorder of Deeds  
Date: 01/05/2012 10:08 AM Pg: 1 of 5

This Document Prepared By:  
**GAIL EVANS**  
US BANK NA  
4801 FREDERICA ST  
OWENSBORO, KY 42301  
(800) 365-7772

When recorded mail to: #0972493  
First American Title  
Loss Mitigation Title Services 12106 1  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: MONDESIR - RECORDING SERVICE

0881078  
Tax/Parcel No. 15-25-418-008-0000

\*The purpose of re-recording is to correct  
the year the original recorded.

[Space Above This Line for Recording Data]

Original Principal Amount: \$296,000.00  
Unpaid Principal Amount: \$251,049.31  
New Principal Amount \$251,049.31  
New Money (Cap): \$0.00

Freddie Mac Loan No.: 241791715  
Loan No: 7810420285

## 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 20TH day of SEPTEMBER, 2011, between LEGIA S MONDESIR AN UNMARRIED PERSON ("Borrower") whose address is 740 SELBORNE ROAD, RIVERSIDE, ILLINOIS 60546 and US BANK, NA ("Lender"), whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301, amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated OCTOBER 15, 2004, securing the original principal sum of U.S. \$ 296,000.00, and recorded on OCTOBER 25, 2011 in INSTRUMENT NO. 0429714012, of 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

\*2004

4  
N  
N  
y  
y

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covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at:

**740 SELBORNE ROAD, RIVERSIDE, ILLINOIS 60546**  
[Property Address]

the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

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 **NOVEMBER 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$251,049.31**.
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 **4.1250%**, beginning **NOVEMBER 1, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,409.77**, beginning on the **1ST** day of **DECEMBER, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 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 **4801 FREDERICA ST, OWENSBORO, KY 42301** 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.

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

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In Witness Whereof, the Lender have executed this Agreement.

US BANK, NA

*Kerensa Pate*

*10/04/2011*

By **KERENSA PATE** (print name)  
Assistant Vice President (title)

Date

[Space Below This Line for Acknowledgments]

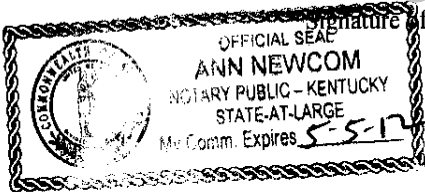
### LENDER ACKNOWLEDGMENT

STATE OF Kentucky

COUNTY OF Daviess

The foregoing instrument was acknowledged before me this October 4, 2011  
by Kerensa Pate, the AVP  
of US Bank, NA

a \_\_\_\_\_, on behalf of said entity.



*Ann Newcom*  
Signature of Person Taking Acknowledgment  
Printed Name Ann Newcom  
Title or Rank Quality Analyst  
Serial Number, if any \_\_\_\_\_

THIS DOCUMENT WAS PREPARED BY: GAIL EVANS  
US BANK, NA  
4801 FREDERICA ST  
OWENSBORO, KY 42301

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In Witness Whereof, I have executed this Agreement.

*Legia S Mondesir* (Seal)  
Borrower  
**LEGIA S MONDESIR**  
10/3/11  
Date

\_\_\_\_\_  
Borrower (Seal)  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower (Seal)  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower (Seal)  
\_\_\_\_\_  
Date

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Borrower (Seal)  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower (Seal)  
\_\_\_\_\_  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

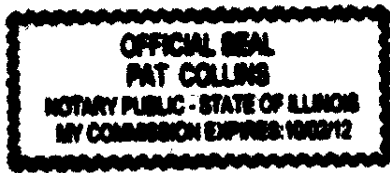
County of **COOK**

This instrument was acknowledged before me on 10/3/2011 (date) by

**LEGIA S MONDESIR** (name/s of person/s).

*Pat Collins* (Signature of Notary Public)

(Seal)



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## EXHIBIT A

**BORROWER(S): LEGIA S MONDESIR AN UNMARRIED PERSON**

**LOAN NUMBER: 7810420285**

**LEGAL DESCRIPTION:**

**LOT 39 IN SUBDIVISION 'A' IN KIRCHMAN AND JEDLANS RIVERSIDE PARKWAY AND HARLEM AVENUE SUBDIVISION OF THAT PART OF LOT 2 LYING SOUTH OF CENTER OF RIVERSIDE PARKWAY AND ALL OF LOT 3 AND 4, OF CIRCUIT COURT PARTITION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 AND THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 740 SELBORNE ROAD, RIVERSIDE, ILLINOIS 60546**