

# UNOFFICIAL COPY




Doc#: 1215217050 Fee: \$50.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 05/31/2012 03:04 PM Pg: 1 of 7

PN: 14211120121156

Prepared by or under the supervision of:

Bank of America, N.A.  
1800 Tapo Canyon Road  
Simi Valley, CA 93063  
Mail Stop CA6-914-01-47

When recorded mail to: #7092110

First American Title 

Loss Mitigation Title Services 75.9

P.O. Box 27670

Santa Ana, CA 92799

RE: DONG - BMFG+

(Space Above This Line for Recording Data)

## 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**

**ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND**

**ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS**

**SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of April 1, 2012, between YUE DONG An unmarried man "Borrower(s)/Grantee(s)" and Guaranteed Rate Inc. "Lender/Grantor", acting through its loan service Bank of America, N.A.. Lender's address is 4500 Park Granada, Calabasas California 91302, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 28, 2005, securing the original principal sum of U.S. \$166,400.00, executed by 'Borrower' and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, and is recorded as DOCUMENT 509105037 on April 01, 2005, of the Official Records, in the County of COOK, State of IL; 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 3520 NORTH LAKE SHORE DR #12G, CHICAGO, IL 60657, the real property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION

5/31/12  
22  
[Handwritten signature]

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Loan# 80499247

MERS# 100196368000271042

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 of the Property.
2. As of April 1, 2012, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$146,560.43 .
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 3.875%, beginning April 1, 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$803.15, beginning on May 1, 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2035 (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 Post Office Box 660694, Plano, TX 75024, or at

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.

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

Yue Dong Date 03/14/12  
YUE DONG

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(Space Below This Line For Acknowledgement in Accordance with Laws of Jurisdiction)

Loan# 80499247

MERS# 100196368000771042

STATE OF ILLINOIS

COUNTY OF COOK

On 3/14/12 before me, Ashanti P. Thomas  
(Notary Public)

Personally appeared Yue Dong  
(Borrower's name/s)

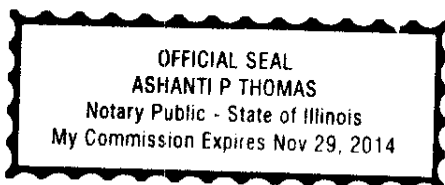
Who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/hers/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s),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

I certify under PENALTY OF PERJURY under the laws of the State of Illinois that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Ashanti P. Thomas

My Commission expires Nov 29, 2014

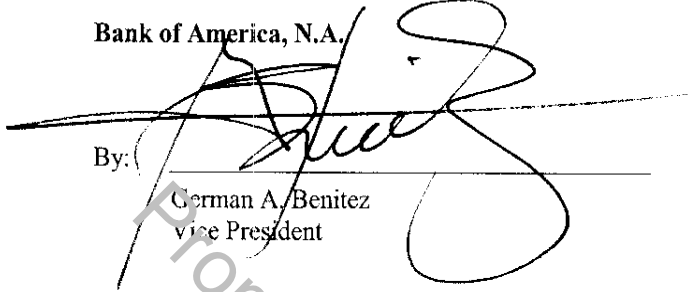


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Loan# 80499247

MERS# 100196368000271042

Bank of America, N.A.

By: 

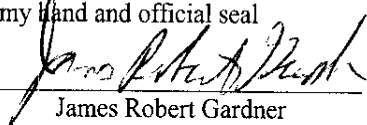
German A. Benitez  
Vice President

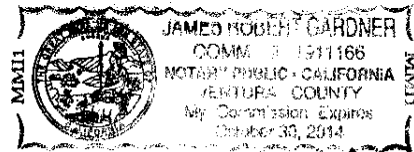
STATE OF IL  
COUNTY OF COOK

On this 22<sup>ND</sup> day of MARCH, 2012 before me JAMES ROBERT GARDNER  
 Notary Public appeared GERMAN A. BENITEZ who proved to me on the basis of  
 satisfactory evidence to be the person whose name is subscribed to the within instrument and  
 acknowledged to me that he executed the same in his authorized capacity, and that by his  
 signature on the instrument the person, or the entity upon or behalf of which the person acted,  
 executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that  
the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature  My commission expires 10/30/2014  
 James Robert Gardner

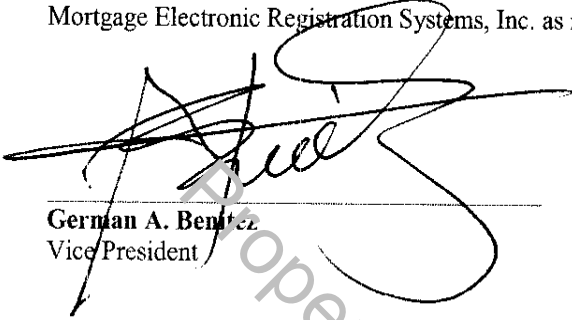


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BAC Loan Number : 80499247

MERS Number: 100196368000271042

Mortgage Electronic Registration Systems, Inc. as nominee for Bank of America, N.A.



German A. Benitez  
Vice President

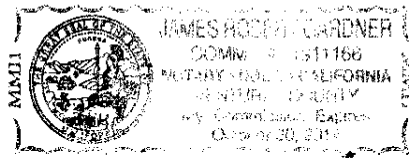
STATE OF CALIFORNIA  
COUNTY OF VENTURA

On this 22<sup>ND</sup> day of MARCH, 20 12, before me JAMES ROBERT GARDNER Notary Public  
 appeared GERMAN A. BENITEZ who proved to me on the basis of satisfactory evidence to be the person whose  
 name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized  
 capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted,  
 executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California, that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature James Robert Gardner My commission expires 10/30/2014  
 James Robert Gardner



# UNOFFICIAL COPY

Loan# 80499247


MERS# 100196368000271042

## Certificate of Preparation

I hereby certify that the within instrument was prepared by me in  
Representation of one of the parties in the within instrument.

This instrument was prepared by:

Balloon Technician  
Bank of America, N.A.  
1800 Tapo Canyon Road  
Simi Valley, CA 93063



Signature of preparer  
Balloon Technician

2/27/2012  
Date

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Loan#80499247

MERS# 100196368000271042

## LEGAL DESCRIPTION

Legal Description: Unit Number 12-"G", in the 3520 Lake Shore Drive Condominium as delineated on a survey of the following described real estate:

Parts of Block 2 in Baird and Warner's Subdivision of Block 12 of Hundley's Subdivision of Lots 3 to 21 inclusive and 33 to 37 inclusive in Pine Grove a subdivision of Fractional Section 21, Township 40 North, Range 14 East of the Third Principal Meridian, together with a vacated alley in said block and a tract of land lying easterly of and adjoining said Block 12 and Westerly of and adjoining the Westerly line of North Shore Drive in Cook County, Illinois.

Which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document Number 25200625 together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Permanent Index #'s: 14-21-112-012-1155 Vol. 0485