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Doc#: 1228529011 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/11/2012 09:29 AM Pg: 1 of 4

This instrument prepared by: CHANNON HOUSTON
PNC Mortgage, a division of PNC Bank, NA
3232 Newmark Drive
Miamisburg, OH 45342

After Recording Return to:
Old Republic Title
ATTN: Post Closing
530 S Main St., Suite 1031
Akron, OH 44311

12129020

Freddie Mac# 291658857
Servicer Loan Number 0004311492

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 22nd day of August, 2012 between LESLIE W YANG and JEFFREY A COLVIN, Wife and Husband ("Borrower(s)") and PNC Mortgage, a division of PNC Bank, NA as successor by merger to National City Mortgage ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated September 19, 2005, securing the original principal sum of U.S., \$355,200.00, and recorded in Instrument/Document No. 0532602023, of the Records of Cook County, Illinois and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument ("Note") which covers the real and personal Property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 656 W WELLINGTON #B, CHICAGO, IL 60657, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED
PARCEL ID NUMBER: 14-28-107-084-0000

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 and follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is owner and occupant of the Property.

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M
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2. As of October 01, 2012, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$316,041.98.

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 a yearly rate of 3.375% beginning October 01, 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,647.97, beginning on November 01, 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 01, 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 PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534, 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 the 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 by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWERS



LESLIE W YANG

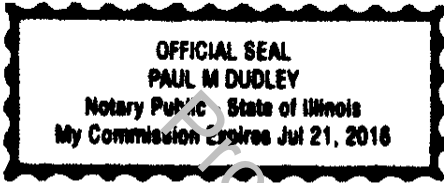


JEFFREY A COLVIN

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By Individuals-
State of Illinois
County of Cook

On this the 8 day of September, 2012, before me the undersigned Notary Public, personally appeared LESLIE W YANG, JEFFREY A COLVIN, proven to me on the basis of satisfactory evidence to be the person(s) whose name(s) was/were subscribed to the written instrument, and acknowledgment that he/she/they executed it. In witness whereof, I hereunto set my hand and official seal.



[Signature]
Notary Public, Paul M. Dudley
7-21-16
My commission expires

LENDER/CORPORATION

[Signature]
Dianna L Faulk
Manager/Assistant Vice President

[Signature]
Teresa Thomas
Manager/Assistant Vice President

Corporation-
State of Ohio
County of Montgomery

On this 21st day of September, 2012, before me, the undersigned Notary Public, personally appeared and Dianna L. Faulk and Teresa Thomas who acknowledged themselves to be the Manager/Assistant Vice Presidents/Authorized Signers, of PNC Mortgage, a division of PNC Bank, NA, a corporation, and that they are such Manager/Assistant Vice Presidents/Authorized Signers, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by themselves as Manager/Assistant Vice President and Supervisor/Authorized Signer. In witness whereof, I hereunto set my hand and official seal.



[Signature]
Channon Houston, Notary Public
7-2-16
My commission expires

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PROPERTY DESCRIPTION

The land referred to in this commitment is described as follows:

PARCEL 1A:

THE NORTH 20.16 FEET OF THE SOUTH 77.66 FEET OF LOT 3 IN THE SUBDIVISION OF LOTS 4, 5, 6, 7, 8 AND 9 IN BLOCK 4 IN THE SUBDIVISION OF 20 ACRES NORTH AND ADJOINING THE SOUTH 30 ACRES OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 1B:

THE NORTH 10.01 FEET OF LOT 3 IN THE SUBDIVISION OF LOTS 4, 5, 6, 7, 8 AND 9 IN BLOCK 4 IN THE SUBDIVISION OF 20 ACRES NORTH AND ADJOINING THE SOUTH 30 ACRES OF THE WEST 1/2 OF THE NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 1C:

EASEMENT FOR THE BENEFIT OF PARCELS 1A AND 1B AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS DATED June 28, 1988 AS DOCUMENT 88296380 AND AS CREATED BY DEED FROM ALBANY BANK AND TRUST NUMBER 11-4345 TO RAHIM S. MECKLAI DATED AUGUST 10, 1988 AND RECORDED AUGUST 26, 1988 AS DOCUMENT 88389948, SAID EASEMENTS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

EASEMENT FOR INGRESS, EGRESS, DRIVEWAY AND UTILITIES: THE EAST 11.95 FEET OF THE SOUTH 98.0 FEET AND THE EAST 23.50 FEET (EXCEPT THE SOUTH 98.0 FEET) OF LOT 3 IN THE SUBDIVISION OF LOTS 4, 5, 6, 7, 8 AND 9 IN BLOCK 4 IN THE SUBDIVISION OF 20 ACRES NORTH AND ADJOINING THE SOUTH 30 ACRES OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

EASEMENT FOR INGRESS, EGRESS AND UTILITIES: THE WEST 4.85 FEET OF LOT 3 IN THE SUBDIVISION OF LOTS 4, 5, 6, 7, 8 AND 9 IN BLOCK 4 IN THE SUBDIVISION OF 20 ACRES NORTH AND ADJOINING THE SOUTH 30 ACRES OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

EASEMENT FOR REFUSE: THE EAST 3.0 FEET OF THE WEST 4.67 FEET OF THE SOUTH 4.5 FEET OF LOT 3 IN THE SUBDIVISION OF LOTS 4, 5, 6, 7, 8 AND 9 IN BLOCK 4 IN THE SUBDIVISION OF 20 ACRES NORTH AND ADJOINING THE SOUTH 30 ACRES OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.