

Property of Cook County Clerk's Office
[Redacted] #:8567100
First American Title
Loss Mitigation Title Service 414.7
P.O. Box 27670
Santa Ana, CA 92799
RE: ABFALL - BMPG+

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Prepared By: Crystal Poley, Special Loans Representative

JPMorgan Chase Bank, N.A.
2210 Enterprise Drive
SC1 - 2030 - Attn 465 Balloons
Florence, SC 29501

Loan Number XXXX6479

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 10/1/2013, between KARIN M ABFALL, Unmarried Individual, ("Borrower"), and Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated 1/26/1999, securing the original principal sum \$275,000.00 and recorded on 3/3/1999 as Document 99203879, in the Official Records of COOK County, 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 5801 N KENTON AVE, CHICAGO, IL 60646, the real property described being set forth as follows:

Legal Description Attached Hereto And Made A Part Hereof

Parcel Number: 13033120150000

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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 10/1/2013, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 294,037.72.
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 4.75 %, beginning 10/1/2013. The Borrower promises to make monthly payments of principal and interest of U. S. \$2,253.04 beginning on 11/1/2013, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on 2/1/2029 , (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 3015 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, im pounds, 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.

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To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note]

[Signature]
(WITNESS SIGNATURE)

David Fasshauer
Witness Name (Printed/Typed)

[Signature] (SEAL)
BORROWER
KARIN M ABFALL

-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of Illinois
County of Cook ss:

On this the 4th day of September 2013 before me a Notary Public, personally appeared Karin M. Abfall

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/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.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

[Signature]
(Notary Public)

My Commission expires:

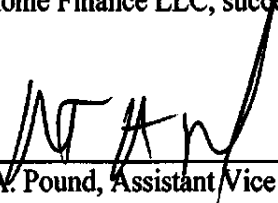
(Seal)



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Loan Number XXXX6479

Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation
By:



Robert A. Pound, Assistant Vice President

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

State of South Carolina

County of Florence

This instrument was acknowledged before me this 10 day of September 2013, by Robert A. Pound, Assistant Vice President of Chase Home Finance LLC, successor by Merger to Chase Manhattan Mortgage Corporation, on behalf of same.

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



Notary Public

PAULA E. TIMMONS
Notary Public, State of South Carolina
My Commission Expires Aug. 24, 2021

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CHICAGO TITLE INSURANCE COMPANY LOAN POLICY (1992) SCHEDULE A (CONTINUED)

POLICY NO.: 1401 007795175 F2

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

LOT 317 IN KOESTER AND ZANDER'S SAUGANASH SUBDIVISION IN BRONSON'S PART OF CALDWELL'S RESERVE IN SECTION 3, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

ABFALL
47666447

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

IL

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THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.