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Doc#: 1527556129 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/02/2015 09:46 AM Pg: 1 of 6

When recorded mail to: #9842397
First American Title
Loss Mitigation Title Services 414.7
P.O. Box 27670
Santa Ana, CA 92799
RE: GARNER, BMPG+

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Prepared By: Jessica Reed, Special Loans Representative

JPMorgan Chase Bank, N.A.
3415 Vision Drive
OH4-7334 - Attn 465 Balloons
Columbus, OH 43219

Loan Number XXXX7678

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 8/10/2015, between TOMMIE GARNER and BARBARA A. GARNER, JOINT TENANTS, ("Borrower"), and JPMorgan Chase Bank, N.A., S/B/M Chase Home Finance LLC ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated 8/2/2000, securing the original principal sum \$75,000.00 and recorded on 10/20/2000 as Book: 4461 Page: 0047, 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 9033 S DREXEL, CHICAGO, IL 60619, the real property described being set forth as follows:

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Legal Description Attached Hereto and Made A Part Hereof

25021140070000

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 8/10/2015, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$59,743.82.
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 4.25%, beginning 8/10/2015. The Borrower promises to make monthly payments of principal and interest of U. S. \$449.44 beginning on 9/10/2015, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on 8/10/2030, (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 3415 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, mortgages, 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]

Karen L. Oliver
(WITNESS SIGNATURE)
Karen L. Oliver

Witness Name (Printed/Typed)

Deborah M. Stanley
(WITNESS SIGNATURE)
Deborah M. Stanley

Witness Name (Printed/Typed)

Tommie Garner (SEAL)
-BORROWER
TOMMIE GARNER

Barbara Garner CO-BORROWER
BARBARA A. GARNER

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

(Individual Acknowledgment)

State of Illinois
County of COOK ss:

On this the 13th day of July, 2015 before me a Notary Public, personally appeared Tommie Garner and Barbara A. Garner

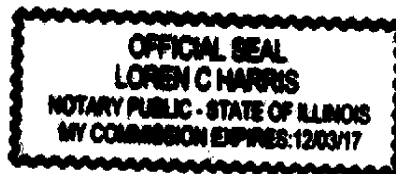
kn
own to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

Loren C. Harris
(Notary Public)

My Commission expires:
December 03, 2017

(Seal)



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Loan Number XXXX7678

DOCUMENT CORRECTION AGREEMENT**AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:**

In consideration of Lender agreeing to modify the Loan secured by the property located at 9033 S DREXEL, CHICAGO, IL 60619, and regardless of the reason for any loss, misplacement or inaccuracy on any Loan modification documentation, Borrower(s) agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the modified Loan, upon request of the Lender, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). All documents Lender requests of Borrower(s) shall be referred to as "Replacement Documents". Borrower(s) agree to deliver the Replacement Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement. Borrower(s) also agree that upon request Borrower(s) will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower(s) as a cost or fee associated with the modified Loan, which for whatever reason was not previously collected.

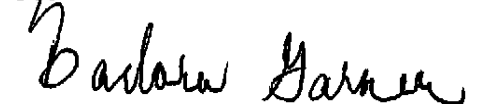
REQUEST BY LENDER: Any request under this agreement may be made by the Lender, (including assignees and persons acting on behalf of the Lender) and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower(s) at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

BORROWER LIABILITY: If Borrower(s) fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to Lender more than ten (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agree(s) to be liable for any and all loss or damage which Lender reasonably sustains thereby, including but not limited to all reasonable attorney's fees and costs incurred by the Lender.

This agreement shall inure to the benefit of Lender's successors and assigns and is binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).


TOMMIE GARNER

7-13-15
Date


BARBARA A. GARNER

7-13-15
Date

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Loan Number XXXX7678

JPMorgan Chase Bank, N.A., S/B/M Chase Home Finance LLC

By:



 Cara Cellurale, Vice President


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

State of Ohio

County of Franklin

This instrument was acknowledged before me this 27 day of July 2015, by Cara Cellurale, Vice President of JPMorgan Chase Bank, N.A., S/B/M Chase Home Finance LLC, on behalf of same.

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



 Notary Public



Brian T. Hunziker
 Notary Public, State of Ohio
 My Commission Expires 04-02-2020

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FIDELITY TITLE INSURANCE COMPANY
LOAN POLICY (1992)

EXHIBIT "A"

POLICY NO.: 2000 000459245 CH

SCHEDULE A (CONTINUED)

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

LOT 18 IN BLOCK 1 IN BAIRD AND ROWLAND'S SUBDIVISION OF BLOCKS 1 TO 8 IN CALUMET AND CHICAGO CANAL AND DOCK COMPANY'S SUBDIVISION OF PARTS OF SECTION 2, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.