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BALLOON LOAN MODIFICATION 98673100
(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

Freddie Mac#488212057
Servicer# 591851363

This Balloon Loan Modification ("Modification"), made this 1st day of April, 1996 between William and Theresa Lanzarotta ("Borrower") and TCF Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated March 1, 1991, securing the original principal sum of U.S. \$81,000.00, and recorded as Document Number 91110499 on March 12, 1991, in the Office of the County Recorder of Cook County, Illinois; and (2) the Balloon Note bearing the same date as, and secured, 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 3114 Oak Ave S. Brookfield, Illinois 60513, the real property described being set forth as follows:

LOT 6 IN BLOCK A5 AS IN BROOKFIELD MANOR, BEING A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT THE RIGHT OF WAY OF THE SUBURBAN RAILROAD COMPANY, IN COOK COUNTY, ILLINOIS.

To evidence the election by the Borrower of the [CONDITIONAL RIGHT TO REFINANCE] or [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):

15-34-202-023

1. The borrower is the owner and occupant of the Property.
2. As of April 1, 1995, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$75,588.25.

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 yearly rate of 7.75% beginning on the 1st day of April, 1996. The Borrower promises to make monthly payments of principal and interest of U.S. \$570.94 beginning on the 1st day of May, 1996 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2021 (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.

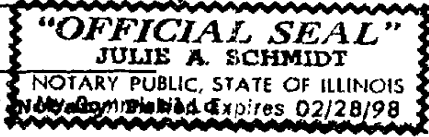
The Borrower will make such payments at TCF Mortgage Corporation, 801 Marquette Avenue, Minneapolis, MN 55402 or at such a place as the Lender may require.

4. The Borrower will comply with all other covenants, agreement, and requirements of the Note and the Security Instrument, including without limitations, 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.

Borrower - William Lanzarotta
 Borrower - Theresa Lanzarotta

The foregoing instrument was acknowledged before me this 12th day of April, 1996, by William Lanzarotta

Julie A. Schmidt
Signature and Seal of



This Instrument Drafted By:
TCF Mortgage Corporation
801 Marquette Avenue S
Minneapolis, MN 55402

1-407130-04A

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all

BP KP

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98673100

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DEPT-91 RECORDING \$23.50
 TRAIL TRAN 3883 09/04/96 11035400
 15465 + ER # 26-273100
 COOK COUNTY RECORDER
 DEPT-10 PENALTY \$20.00

Property of Cook County Clerk's Office

ACKNOWLEDGMENT

STATE OF MINNESOTA
 SS
 COUNTY OF HENNEPIN

Paul A. McColley
 Assistant Vice President

The foregoing instrument was acknowledged before me this 30th day of April, 1996, by Paul A. McColley, Assistant Vice President of TCF Mortgage Corporation, a corporation under the laws of the State of Minnesota, on behalf of the corporation.

This instrument was drafted by:
 TCF Mortgage Corporation
 801 Marquette Avenue
 Minneapolis, MN 55402

Thomas H. Matson
 Notary Public
 THOMAS H. MATSON
 NOTARY PUBLIC-MINNESOTA
 HENNEPIN COUNTY
 My Commission Expires Jan. 31, 2000