

Freddie Mac Loan Number: 593621670
Servicer Loan Number: 4347795

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 1st day of December,
1997, between Julie A. Maglia ("Borrower") and Summit Bank ("Lender"),
amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated
 , securing the original principal sum of U.S. \$ 55,500.00, and recorded in Book or
Liber Document #92902126 at page(s) of
the COUNTY RECORDER'S Records of Cook County, Illinois; and
[Name of Records] [County and State, or other jurisdiction].

(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 3600 N. Lake Shore Drive, Unit #, the real property
[Property Address] 2505, Chicago, Illinois 60613

described being set forth as follows:

- See Description Attached
- Pin # 14-21-110-020-1547
- Document #92902126

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 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 December 1, 1997, the amount payable under the Note and Security Instrument (the
"Unpaid Principal Balance") is U.S. \$ 52,333.85.

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 8.00 %, beginning December 1
19 97. The Borrower promises to make monthly payments of principal and interest of U.S. \$403.93
beginning on the 1st day of January, 1998, and continuing thereafter on the same day of each
succeeding month until principal and interest are paid in full. If on December 1, A.D. 2022 (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 Summit Bank or at such other place as the Lender
may require.

S-NO
93
P-NO
M-YES

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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 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.

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

_____ (Seal)
 Date 11/7/97 Julie A. Maglia -Borrower
 _____ (Seal)
 Date _____ -Borrower
 _____ (Seal)
 Date _____ -Borrower
 _____ (Seal)
 Date _____ -Borrower

Donald F. Pfost
 Donald F. Pfost, Assistant Vice President
Carole Horowitz
 Carole Horowitz, Assistant Treasurer

STATE OF NEW JERSEY, COUNTY OF UNION] ss:
 BE IT REMEMBERED, that on this 13th day of November in the year One Thousand Nine Hundred and Ninety Seven, before me, the subscriber, a Notary Public personally appeared Carole Horowitz who, being by me sworn on her oath, doth depose and make proof to my satisfaction, that she is the Assistant Treasurer of Summit Bank the Assignor named in the within Instrument: that Donald F. Pfost is the Assistant Vice President of said Corporation: that the execution, as well as the making of this Instrument, has been duly authorized by a proper resolution of the Board of Directors of said Corporation: and said Instrument signed and delivered by said Assistant Vice President, as and for his voluntary act and deed and as and for the voluntary act and deed of said Corporation, in the presence of deponent, who thereupon subscribed her name thereto as witness.

Sworn to and subscribed before me, at Cranford, N.J. the date aforesaid
Margaret Shea NOTARY 11-13-97
 MARGARET SHEA
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires Jan. 10, 1998
Carole Horowitz
 Carole Horowitz, Assistant Treasurer

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DEED NO. 2505 (CALLED "PROPERTY") IS HEREBY REVEALED ON SURVEY OF LOT 4 (EXCEPTING THEREFROM THE NORTHERLY 20 FEET THEREOF AND EXCEPTING THEREFROM THE WESTERLY 125 FEET AND 3/4 INCHES THEREOF), LOT 5 (EXCEPTING THEREFROM THE WESTERLY 125 FEET AND 3/4 INCHES THEREOF), LOT 6 (EXCEPTING THEREFROM THE WESTERLY 125 FEET AND 3/4 INCHES THEREOF) AND LOT 7 (EXCEPTING THEREFROM THE WESTERLY 125 FEET AND 3/4 INCHES THEREOF) ALL IN BLOCK 7 IN HUNDLEY'S SUBDIVISION OF LOTS 3 TO 21 AND 33 TO 37, ALL INCLUSIVE, IN PINE GROVE, BEING PART OF FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS; AND ALSO: THAT STRIP OF LAND LYING WEST OF THE WESTERLY LINE OF SHERIDAN ROAD ACCORDING TO THE PLAT THEREOF RECORDED MARCH 5, 1896 AS DOCUMENT NO. 2356030 IN BOOK 69 OF PLATS, PAGE 41, AND EAST OF THE EASTERLY LINE OF SAID LOTS 5, 6 AND 7 AND EASTERLY OF SAID LOT 4 (EXCEPTING THE NORTHERLY 20 FEET THEREOF) IN BLOCK 7 IN HUNDLEY'S SUBDIVISION AFORESAID AND BETWEEN THE NORTHERLY LINE EXTENDED OF SAID LOT 4 (EXCEPTING THE NORTHERLY 20 FEET THEREOF) AND THE SOUTHERLY LINE OF SAID LOT 7, BOTH LINES CONTINUED STRAIGHT TO INTERSECT THE WESTERLY LINE OF SAID SHERIDAN ROAD IN FRACTIONAL SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, (CALLED "PROPERTY"), WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY THE AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE, UNDER TRUST AGREEMENTS DATED FEBRUARY 11, 1974 AND AUGUST 5, 1977 AND KNOWN AS TRUST NOS. 32680, AND 40979, RESPECTIVELY, FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. LR 2983544, TOGETHER WITH AN UNDIVIDED .169 PER CENT INTEREST IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM OWNERSHIP AFORESAID (EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION AND SURVEY), TOGETHER WITH THE TENEMENTS AND APPURTENANCES THEREUNTO BELONGING.

11-11-1977

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