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WHEN RECORDED MAIL TO: Lawyers Title Insurance Corporation P.O. Box 27567 Righmond VA 23286 Attn: John Harris

FHLMC #: 604114710 CMMC #: 2612012739

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 this 22 day of SEPTEMBER, 1997, between WILLIAM R. KLEIN, BACHELOR ("Borrower"), and Chuse Manhattan Mortgage Corporation f/k/a Chemical Residential Mortgage, Corporation f/k/a Margaretten & Company ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated SEPTEMBER 11, 1992, securing the original principal sum of U.S. \$111,500.00, and recorded in DOCUMENT #92692824, of the Official Records of COOK COUNTY, ILLINOIS; and (2) the Balloon Note (the "Note") bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 2300 N SOUTHPORT UNIT B, CHICAGO, IL 60614, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HEPETO AND MADE A PART HEREOF.

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 OCTOBER 1, 1997, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$105,356,20.
- 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 8.125%, beginning GC (OBER 1, 1997. The Borrower promises to make monthly payments of principal and interest of U.S. \$821.90 beginning on the 1st day of NOVEMBER, 1997, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on OCTOBER 1, 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 200 Old Wilson Bridge Road, Worthington, Ohio 43085-8500 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

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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 date of the maturity 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.

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

	WILLIAM R. KLEIN (Senl)
DO OF	(Scal)
J-Ox	(Scul)
Cof	(Scal)
[Space Below This Line for Acknow	ledgment in Accordance with Laws of Jurisdiction]
Acknowledged and sworn to before me, a Notary P	sublic in and for said County and State, this 1971 day
of plante solde	<i>'</i> 1'
	(Notary Public)
My Commission expires: $\sqrt{///c_f}$	
OFFICIAL SEAL" MAUREEN BYRNE (SEAL NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires April 1, 2001	

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Unit "B" and Parking Unit Number "P-1" in Belder/Southport Condominium, as delineated on a survey of the following described real estate: Lots 30 and 31 in Block 2 in High's Subdivision of the East helf of Block 15 in Shaddalla Addition to Chicago in State 20 Stat Sheffield's Addition to Chicago, in Section 32, Township 40 North, Range 14, East of the Third Principal Meridian, which survey is attached as Edubit "B" to the Declaration of Condominium recorded as Document Mumber 89519280, as amended from time to time, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

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CHASE MANHATTAN MORTGAGE CORPORATION ACKNOWLEDGMENT

	Justici	Shell heret	•	
Judith L	ochbart, Vice	President	L	
•	Open	×		
STATE	OF OHIO:			
COUNTY	Y OF FRANKI	IN:		
	On this	day of	in the year , a Notary Public	, before
	personally instrument or on behal	issioned and sworn, pe known to me to be the as Vice President of Ch if of the corporation the	rsonally appeared Ju- person who executed hase Manhattan Mortg rein and acknowledge	dith Lockhart the within page Corporation
	such corpo	ration executed the sai	me.	
				ic.
Notary F	Public			

ME COMMISSION EXPRES FEB. 13, 2002

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FHLMC #: 604114710 CMMC #: 2612012739

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

	WILLIAM R. KLEIN (Seal)
	(Seal)
9-Ox	(Seal)
60/	(Seal)
	edgment in Accordance with Laws of Jurisdiction}
Acknowledged and sworn to before me, a Notary Pu	blic in and for said County and State, this 37 hand day
	(Notary Public)
My Commission expires: &///c/	((Willing) Fullows)
OFFICIAL SEAL" MAUREEN BYRNE (SEAL NOTARY PUBLIC, STATE OF TELINOIS My Commission Expires April 1, 2001	

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3. To the second to the second

Unit "B" and Parking Unit Number "P-1" in Balder/Southport Condominium, as delineated on a survey of the following described real estate: Lots 30 and 31 in Block 2 in High's Subdivision of the East half of Block 15 in Sheffield's Addition to Chicago, in Section 32, Township 40 North, Range 14, East of the Third Principal Maridian, which survey is attached as Exhibit "B" to the Declaration of Consominium recorded as Document Number 89519280, as amended from time to time, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

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CHASE MANHATTAN MORTGAGE CORPORATION ACKNOWLEDGMENT

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Judith Lo	shart,	Vice P	reside	ent	
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STATE OF OHIO:

COUNTY OF FRANKLIN:

On this day of in the year , before me , a Notary Public of said State, duly commissioned and swere, personally appeared Judith Lockhart personally known to me to be the person who executed the within instrument as Vice President of Chase Manhattan Mortgage Corporation or on behalf of the corporation therein and acknowledged to me that such corporation executed the same.

Notary Public

ACCORD TO PUBLIC, STATE OF OHIO MY COMMISSION EXPIRES FEB. 13, 2002

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