

Freddie Mac Loan Number: 446736619
Servicer Loan Number: 0669674

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 29th day of October,
19 97 between Cameron Nesse ("Borrower") and First Commercial Mortgage Company ("Lender"),
amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated
November 27, 1990 securing the original principal sum of U.S. \$ 119,700.00, and recorded in Book or
Liber Instrument #90605003, at page(s) _____ of
the Official Mortgage Records of Cook County, IL; 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 5307 North Mobile Avenue, the real property
Chicago, IL 60630 [Property Address]
described being set forth as follows:

LOT 106 IN ANGELINE DYNIEWICZ PARK BOULEVARD ADDITION BEING A SUBDIVISION OF THE
SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 8, TOWNSHIP 40 NORTH, RANGE
13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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 01, 19 97, the amount payable under the Note and Security Instrument (the
"Unpaid Principal Balance") is U.S. \$ 113,118.91.

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 December 01,
19 97. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 879.33,
beginning on the 1st day of January, 19 98, and continuing thereafter on the same day of each
succeeding month until principal and interest are paid in full. If on December 1, 2020 (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 P.O. Box 626 or at such other place as the Lender
may require. Little Rock, AR 72203

Handwritten notes: S-NO, P-3, W-NO, M-YES

TAX ID# 130811801800000

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.]

11/10/97
Date

Cameron Nesse (Seal)
Cameron Nesse --Borrower

11/10/97
Date

Linda M. Nesse (Seal)
Linda M. Nesse --Borrower

First Commercial Mortgage Company (Seal)

11/24/97
Date

Jean B. Weldon (Seal)
Jean B. Weldon-Vice President

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

Property of Cook County Clerk's Office

ACKNOWLEDGEMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

On this 24th day of November, 19 97, before me Wonda Lynn Davis
a Notary Public duly commissioned, qualified and acting, within and for said County
and State, appeared in person to the within named Jean B. Weldon
and _____ to me personally well known, who stated that
they were the Vice President and _____
of the First Commercial Mortgage Company, a Corporation, and were duly authorized
in their respective capacities to execute the foregoing instrument for and in the name
and behalf of said Corporation, and further stated and acknowledged that they had so
signed, executed and delivered said foregoing instrument for the consideration, uses
and purposes therein mentioned and set forth.

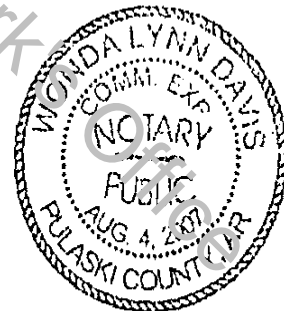
In testimony whereof, I have herunto set my hand and official seal this 24th day
of November, 19 97.

Wonda Lynn Davis
Notary Public

Wonda Lynn Davis

My Commission Expires: August 04, 2007

mortgageclerk



UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

ALL-PURPOSE ACKNOWLEDGMENT

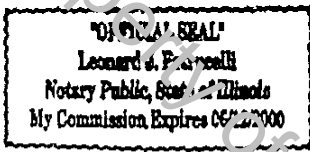
State of Illinois

County of Cook

On November 10, 1997 before me, Leonard T. Petrakelli,
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Cameron Nesse + Linda M. Nesse
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/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.



WITNESS my hand and official seal.

Leonard T. Petrakelli
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
- CORPORATE OFFICER

TITLE(S)

- PARTNER(S) LIMITED
- GENERAL

- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER: _____

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(ES)

DESCRIPTION OF ATTACHED DOCUMENT

TITLE OR TYPE OF DOCUMENT

NUMBER OF PAGES

DATE OF DOCUMENT

SIGNER(S) OTHER THAN NAMED ABOVE

UNOFFICIAL COPY

Property of Cook County Clerk's Office