

Investor Number: 10961764
HomeSide Loan Number: 10961764

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97166086

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)

RECORDING
BOOK 4123 PAGE 11/97 13:32:00
DEPT-10 PENALTY
\$27.50
\$24.00

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 3RD day of MARCH 1997 between WILLIAM BUCKLEY, DEBORAH J. BUCKLEY, ("Borrower") and HOMESIDE LENDING, INC. SUCCESSOR BY MERGER TO LOAN AMERICA FINANCIAL CORPORATION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated MARCH 19, 1992, securing the original principal sum of U.S. \$139,800.00, and recorded in DOC. # 92-219775, recorded on APRIL 2, 1992 of the OFFICIAL Records of COOK, County, State of ILLINOIS; 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 1006 N GROVE OAK PARK, IL 60302, the real property described being set forth as follows:

SEE ATTACHMENT (A) FOR LEGAL DESCRIPTION

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 and Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of APRIL 1, 1997, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$131,724.23.
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 8.375%, beginning APRIL 1, 1997. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,049.61, beginning on the 1ST day of MAY, 1997, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on APRIL 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 P.O. BOX 47530 SAN ANTONIO, TEXAS 78265-7530, or at such other place as the Lender may require.

4. The Borrower will comply with all the 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.

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MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT

FORM 3293(10/90)

27.50
24.00
51.50
DR

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Property of Cook County Clerk's Office

97165036

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Investor Number: 518187462
HomeSide Loan Number: 10961764

6. 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 by all borrowers, endorser, grantors, sureties and other parties signing the Balloon Note)

By: HomeSide Lending, Inc.



Dan L. Musselman
DAN L. MUSSELMAN
VICE PRESIDENT

William Buckley
WILLIAM BUCKLEY

(Seal)
Borrower

Deborah J. Buckley
DEBORAH J. BUCKLEY

(Seal)
Borrower

(Seal)
Borrower

(Space Below This Line For Acknowledgement in Accordance with Laws of Jurisdiction)

THE STATE OF Illinois

THE COUNTY OF COOK

BEFORE ME, the undersigned authority, on this day personally appeared
WILLIAM BUCKLEY, DEBORAH J. BUCKLEY, and
known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged
to me that he/she executed the same for the purpose and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, THIS 1 DAY of March, 1997.

Notary Public in and for the State of Illinois

Aurea E. Villarrubia

My Commission Expires 6-20-99

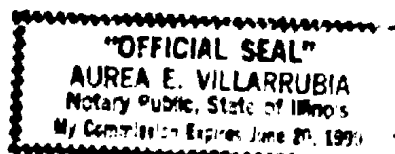
Recording Requested By: INTERCOUNTY TITLE CO.

Return to: HomeSide Lending, Inc.

Attn: Special Loans Department

P.O. Box 47524

San Antonio, TX 78265-7524



518187462

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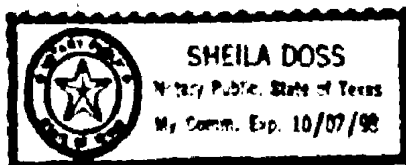
THE STATE OF Texas

COUNTY OF Bexar

BEFORE ME, the undersigned authority, on this day personally appeared

DAN L. MUSSELMAN, VICE PRESIDENT OF HOMESIDE LENDING, INC.,
and known to me to be the person and Officer whose name is subscribed to
the foregoing instrument and acknowledged to me that he/she executed the same
for the purpose and consideration therein expressed, in the capacity therein
stated and as the act and deed of said association.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 4th day of MARCH, 1997.



Notary Public in and for the
State of Texas

A handwritten signature in dark ink, appearing to be "Sheila Doss", written over a horizontal line.

My Commission Expires: 10/07/98

9505056

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Loan Number: 10961754

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ATTACHMENT A

LOT 14 IN BLOCK 9 IN SALINGER AND HUBBARD'S
KENILWORTH BOULEVARD ADDITION TO OAK PARK, BEING
A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST
1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 13,
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

Pin# 16-06-19-011

Prepared by & mail to:

HOMESIDE LENDING

P.O. BOX 47524

SAN ANTONIO TX 78265-7524



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