

# UNOFFICIAL COPY

Prepared by AND MAINT  
GLENVIEW STATE BANK  
800 LAURELWAY ROAD  
GLENVIEW IL 60025  
PETER SLOBADA

97312888

97040042 T.Lovic ST6



DEPT-01 RECORDING 125.50  
TRAN 4297 05/05/97 12:22:00  
IR #--97-312888  
COOK COUNTY RECORDER

Freddie Mac Loan Number: 597038678  
Servicer Loan Number: 3005118

## 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 10th  
day of April, 1997, between William W. Kosmieja and Carol H.  
Kosmieja, Husband and Wife

Glenview State Bank ("Borrower") and

amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"),  
dated MAY 27, 1992, securing the original principal sum of U.S.  
\$ 125,600.00, and recorded in Book or Liber \_\_\_\_\_, at page(s) \_\_\_\_\_,  
COOK COUNTY RECORDER OF DEEDS Doc# 92-401595

Records of Cook, Illinois [Name of Records] ; and  
[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

3946 Venice Ct. Glenview, IL 60025,  
[Property Address]

MULTISTATE BALLOON LOAN MODIFICATION - Single Family - Freddie Mac Uniform Instrument Form 3293 12/95

VMP 868 (9502)  
VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 3 NW 02/96 Initials: \_\_\_\_\_



97312888

Handwritten signature/initials

# UNOFFICIAL COPY

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,

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.

The Borrower will make such payments at 800 Waukegan Road, Glenview, IL 60025 or at such other place as the Lender may require.

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 08.750%. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 978.23, beginning on the 1st day of JULY, 1997, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on JUNE 01, 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.

2. As of JUNE 1, 1997, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 118,965.35.

1. The Borrower is the owner and occupant of the Property.

To evidence the election by the Borrower of the (Conditional Right to Refinance) (Conditional Modification and Extension of Loan Term) 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):

The real property described being set forth as follows:  
Parcel I: Unit I-12-E together with its undivided percentage interest in the common elements in Triunvera Townhouse Condominium as delineated and defined in the Declaration filed as document number LR2806521, in the South 1/2 of the Southeast 1/4 of Section 32, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: Easements for Ingress and Egress appurtenant to and for the benefit of parcel 1 as set forth in the Declaration filed as document number LR2754081

PIN: 04-32-402-047-1019

888219246

# UNOFFICIAL COPY

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 }

4/26/97 \_\_\_\_\_ (Seal)  
Date William W. Kosmiejca -Borrower

4-26-97 \_\_\_\_\_ (Seal)  
Date Carol H. Kosmiejca -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

\_\_\_\_\_ (Seal)  
Date -Borrower

12110-868 (9602)

Page 3 of 3

Form 3293 12/95

"OFFICIAL SEAL"  
EUGENE J. RUDNIK, JR.  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 10/15/99

Subscribed and sworn to  
before me this 26th  
day of April, 1997  
Eugene J. Rudnik, Jr.  
Notary Public

97312888

UNOFFICIAL COPY

Property of Cook County Clerk's Office