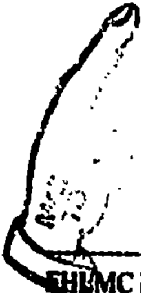


Return to:

Record and Return to:
First American Property Services
Mortgage Assignments/D. Ryan
5615 Highpoint Dr. Ste. 900
Irving, TX 75038

97339242



REPT-01 RECORDING 677.50
14777 TRAM 2204 05/14/97 11:59:00
#182 \$ DC #-97-339242
COOK COUNTY RECORDER

EHLMC Loan Number 518077217

Servicer Loan Number 61720577

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 May, 1997, between Michel Winkelstein and Susan Winkelstein ("Borrower") and Lender of America, NT & SA ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated April 7, 1992, securing the original principal sum of U.S. \$129,700.00, and recorded in Doc 2250206 in the land records of Cook County, Illinois (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 2114 W. Balmoral, Chicago, IL 60625, the real Property described being set forth as follows:

See Legal Description attached hereto and made part hereof
"Exhibit A"

To evidence the election by the Borrower of the 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 May 1, 1997, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$120,852.98.
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 8.500%, beginning May 1, 1997. The Borrower promises to make monthly payments of principal and interest of U.S. \$973.14, beginning on the 1st day of June, 1997, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

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If on May 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 Bank of America Real Estate Loan Administration, P.O. Box 6012, Cypress, CA 90630-0012, 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 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 maturity date of the Note.

5. Nothing in the Modification shall be understood or construed to be a satisfaction or release in whole or part of the note and Security Instrument. Except as otherwise specially 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.

4-16-97
Date
4-16-97
Date

[Signature]
Michel Winkelstein-Borrower
[Signature]
Susan Winkelstein-Borrower

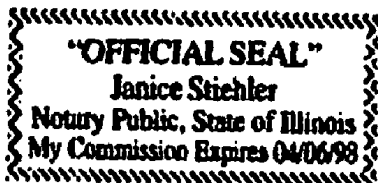
_____(Space Below this line for Acknowledgment in Accordance with Laws of Jurisdiction)_____

State of Ill. new
County of Cook

On April 16, 1997, before me, Janice Stiehler, a Notary Public, in and for said County and State personally appeared Michel Winkelstein personally known to me (or proven to me on the basis of satisfactory evidence) to be the person 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 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.

Signature Janice Stiehler
Notary Public in and for said County and State



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State of Illinois
County of Cook

On April 16, 1997, before me, Janice Strehla, a Notary Public, in and for
said County and State personally appeared Susan Winkelstein
personally known to me (or proven to me on the basis of satisfactory evidence) to be the person 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 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

Signature Janice Strehla
Notary Public in and for said County and State



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EXHIBIT "A"

PARCEL 1: UNIT 2114 IN BALNORAL COURT TOWNHOME CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF THE WEST 3/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 89118518 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2: THE RIGHT TO THE USE OF PARKING SPACE, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT 89118518.

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2025/01/15