

Mail To: Box #352

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RECORDING REQUESTED BY  
FIRST AMERICAN TITLE INS. CO.

WHEN RECORDED MAIL TO:

98402402

FIRST NATIONWIDE MORTGAGE  
5280 CORPORATE DRIVE  
FREDERICK, MD 21703

1998 05 15 14:29:40

ATTN: TONYA MASON

LOAN NO.: 5773045606

TITLE NO.: 5900  
1091000

THIS SPACE FOR RECORDER'S USE ONLY

## MODIFICATION OF DEED OF TRUST

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## LENDERS ADVANTAGE

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION  
(ADDITIONAL RECORDING FEE APPLIES)

4.29

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109/000

BALLOON LOAN MODIFICATION (Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider) 98402402

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 June, 1998, between Charles W Kepler, Alice A Kepler ("Borrower") and First Nationwide Mortgage Corp. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated May 5, 1993, securing the original principal sum of U.S. \$ 160,000.00 and recorded in Book or Liber 93 at page(s) 445494 of the

Records of Cook County, 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

807 Bryant Avenue Winnetka IL 60093 the real property described being set forth as follows:

LOT 4 IN LANDMARK'S RESUBDIVISION OF LOTS 4, 5 AND 6 IN BLOCK 4, IN PARK ADDITION TO WINNETKA A SUBDIVISION IN SECTIONS 16, 17, 20 AND 21, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. TAX NO. 05-17-404-033

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 June 1st, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 129,666.29.
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 7.25% beginning June 1st, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 968.79 beginning on the 1st day of July, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full on June 1st, 2022 (the "Modified Maturity Date").

The Borrower will make such payments at 5280 Corporate Dr. Frederick, MD 21703 or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and commitments 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 will comply with, all 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)

4-17-98 Date Borrower Charles W Kepler (Seal)
4-17-98 Date Borrower Alice A Kepler (Seal)
4/25/98 Date Lender (Seal)

STATE OF } ss: SEE ATTACHED
COUNTY OF }
The foregoing instrument was acknowledged before me this (date) by (person acknowledging)

My Commission expires Notary Public County

This instrument was prepared by Nicole Brown

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APR 21 1998

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98402402

## ALL PURPOSE ACKNOWLEDGEMENT

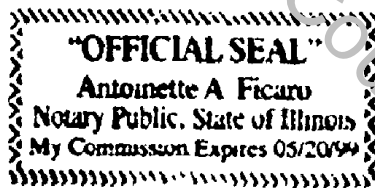
STATE OF Illinois  
COUNTY OF Cook

On April 17, 1998 before me, ANTOINETTE A. FICARO Notary Public in and for said County and State, personally appeared CHARLES W. BEPPE & ANNE A. BEPPE known to be (or proved to be on the basis of satisfactory evidence) the person(s) whose name(s) is/are subscribed to this 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

Notary Signature *Antoinette A. Ficaro*

Name (typed or printed)



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APR 21 1988

**MARYLAND ALL-PURPOSE ACKNOWLEDGEMENT**  
STATE OF MARYLAND, Frederick County } ss:

On 4/28/98 before me, Shelley L. Hess  
personally appeared:

Kathy Fogle, Vice President  
First Nationwide Mortgage Corporation

personally known to me -or-  proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity(ies), and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature: [Handwritten Signature]  
Shelley L. Hess  
Name (typed or printed)



My Commission expires: March 1, 2001

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