

Mail to: CREDIT
2480 Market St.
#1015
Fairlawn, OH
44333



CM# 2348171

FHLMC# 456630678

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

**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 12th day of *JULY*, 1998, between James R. Witz and Ilona M. Witz *aka* Ilona M. Stines, husband and wife, ("Borrower") and Citibank, Federal Savings Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated June 25, 1993, securing the original principal sum of U.S. \$88,000.00, recorded July 1, 1993, instrument #93-506641, Cook County, IL, 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 222 East Cypress Drive, Streamwood, IL 60107, the real property described being set forth as follows:

LOT 29 IN BLOCK 8 IN STREAMWOOD UNIT NUMBER 2, BEING A SUBDIVISION IN THE NORTHWEST QUARTER OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 24, 1957 AS DOCUMENT NUMBER 16 913 840 IN COOK COUNTY, ILLINOIS.

Pin # 06-23-111-029

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 July 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$82,249.87.
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 7.625%, beginning July 1, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$614.48, beginning on the 1st day of August, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2023 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and 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 15851 Clayton Road Ballwin, MO 63011 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.

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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 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.]



James R. Witz (Seal)
JAMES R. WITZ -Borrower

Ilona M. Witz (Seal)
ILONA M. WITZ (aka Ilona M. Stines) -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

Jane M. Corso
June 17th 1998

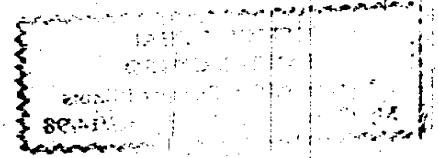
[Space Below this Line for Acknowledgment in Accordance with Laws of Jurisdiction]

Prepared By:
Bill Arnot, Citicorp Mortgage, Inc.
15851 Clayton Road
Ballwin, MO. 63011

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SECRET



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1998-07-14 12:29:05
Cook County Recorder 23.50

Account # 11102C2952627

98-085

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Know all Men by these Presents,

that THE FIRST NATIONAL BANK OF CHICAGO, a national banking association organized and existing under the laws of the United States of America

with its principal office in the City of Chicago, County of Cook, and State of Illinois, as Trustee under the Trust Deed/Mortgage hereinafter described, for and in consideration of the sum of one dollar, and for other good and valuable consideration, receipt whereof is hereby acknowledged, does hereby REMISE, CONVEY, and QUIT-CLAIM unto ARLENE LIVESAY, WIDOW of the County of COOK, and State of ILLINOIS all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain trust deed/Mortgage dated JANUARY 20TH AD 1996, and registered/recorded in the RECORDERS office of COOK County, in the State of ILLINOIS in vol. book of records on page as Document Number 36077530, to the premises as follows, to wit:

SEE ATTACHED LEGAL DESCRIPTION

CK/A: 1168 MIDDLEBURY LANE, WHEELING, IL 60090

PTN: 03-03-100-054, 1402

Together with all the appurtenances and privileges thereto belonging or appertaining.

IN WITNESS WHEREOF, said The First National Bank of Chicago has caused these presents to be executed by its ADMINISTRATIVE OFFICER This day of June 11, 1998.

THE FIRST NATIONAL BANK OF CHICAGO

By



Lynn M. Toran, Administrative Officer

STATE OF ILLINOIS SS
County of Cook

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, do hereby certify that LYNN M. TORAN, ADMINISTRATIVE OFFICER of the First National Bank of Chicago, a national banking association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such ADMINISTRATIVE OFFICER, appeared before me on this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said bank, for the uses and purposes therein set forth, and caused the voluntary act of said bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this day of June 11, 1998.

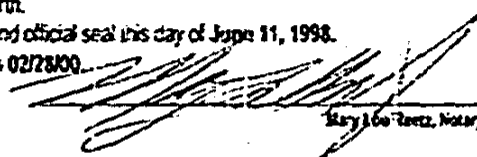
My commission expires on 02/28/00

"OFFICIAL SEAL"

MARY LOU REETZ

Notary Public, State of Illinois

My Commission Expires 02/28/00



Mary Lou Reetz, Notary Public

MAIL RELEASE DEED TO:
MARK AND LISA LIVESAY
1651 N HIGHLAND AVE
ARLINGTON HEIGHTS, IL 60004-3809

This instrument was prepared by MARY LOU REETZ
One First National Plaza, Chicago, Illinois 60670-0203



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