

BALLOON LOAN MODIFICATION

AMUS # 1113553042 (Pursuant to the Terms of the Balloon
FILMCH# 537751882 Note Addendum and Balloon Rider)

PIN: 30 07-330-023
30 07-330-024
30 07-330-025

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 20 day of MARCH,
1998, between Anthony McBay and Susan K. McBay, husband and wife, ("Borrower") and Richland
Mortgage Company a/k/a AmerUs Mortgage Inc., ("Beneficiary"), amends and supplements (1) Mortgage
(the "Security Instrument"), dated March 22nd 1993, securing the original principal sum of U.S. \$82,000.00,
and recorded March 29th 1993, in Deed Book as Instrument No. 93227618, of the Official Records of Cook
County, Illinois; and
(2) the Balloon Note bearing the same date as, and secured by, the Security Instrument (the "Mortgage")
which covers the real and personal property described in the Security Instrument and defined in the
Security Instrument as the "Property", located at 1074 Pulaski Road, Calumet City, Illinois 60409, the real
property described being set forth as follows:

LOT 12 AND 13 IN BLOCK 30 IN FORD CALMET CENTER THIRD ADDITION, A
SUBDIVISION OF THE SOUTH 1/4 OF THE SOUTHWEST 1/4 (EXCEPT THE WEST 1376.16 FEET
AND EXCEPT THE RAILROAD RIGHT OF WAY) IN SECTION 7, TOWNSHIP 36 NORTH, RANGE
15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

To evidence the election by the Borrower of the Conditional Right to Refinance 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
contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of April 1st 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$76,751.47.
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 7.625%, beginning May 1st 1998. The Borrower promises to make monthly payments principal and interest of U.S. \$573.44, beginning on the 1st day of May, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1st 2023 (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 1501 Woodfield Road, Schaumburg, IL 60173 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

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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 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, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

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Anthony McBay (Seal)
Anthony McBay --Borrower

Susan K McBay (Seal)
Susan K McBay --Borrower

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

State of ILL

County of COOK

On 3/20/88 before me, *Mary Mundee*
Name, Title of Officer - e.g. "Jane Doe, Notary Public"

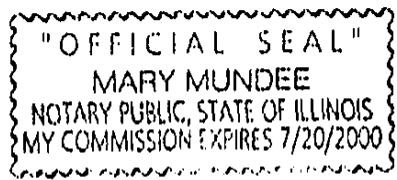
Personally appeared SUSAN McBAY, ANTHONY Mc Bay
Name(s) of Signer(s)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) 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 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.

Mary Mundee
Signature of Notary

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (10/90)



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ATTEST



AMERUS MORTGAGE, INC.,

By: David R Menker

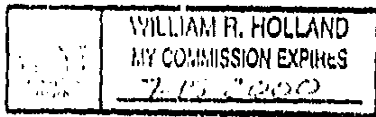
David R Menker
Its Senior Vice President

STATE OF IOWA)

COUNTY OF POLK)

I, William R. Holland a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that David R Menker, personally known to me to be the (Senior) (Vice) President of AMERUS MORTGAGE INC., a Iowa corporation, name subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that, as such (Senior) (Vice) President signed and delivered the said instrument of writing as (Senior) (Vice) President of said Corporation, and caused the corporate seal of said Corporation to be thereunto affixed, as their free and voluntary act and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 15th day of April, A.D. 1998.



William R. Holland
Notary Public

My Commission Expires 7-15-2000

This instrument was prepared by, and after recording please return it to:
AMERUS MORTGAGE INC.,
1801 Woodfield Road, Suite 400 East
Schaumburg, IL 60173
Attention: Manager, Special Loans Department
847/330-8005

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