

Freddie Mac Loan Number: 706029720
Servicer Loan Number: 140658

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 August,
19 98, between Marilyn Morales, Nike ("Borrower") and St. Anthony Bank ("Lender"),
amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated
July 22, 1993, securing the original principal sum of U.S. \$116,000.00, and recorded in Book or
Liber 93572353 at page(s) of
the Cook Records of Cook; and
[Name of Records] (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 2125 S. Wesley, Berwyn, IL, the real property
[Property Address]

described being set forth as follows:

LOT 347 IN BERWYN MANOR, A SUBDIVISION OF THE SOUTH 1271.3 FEET OF THE
SOUTH EAST QUARTER OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN: 16-19-426-009

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 August 1, 19 98, the amount payable under the Note and Security Instrument (the
"Unpaid Principal Balance") is U.S. \$ 106,690.95.
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 7.5 %, beginning August 1,
19 98. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 788.44,
beginning on the 1st day of September, 19 98, and continuing thereafter on the same day of each
succeeding month until principal and interest are paid in full. If on August 1, 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 St. Anthony Bank, A FSB or at such other place as the Lender
may require. 5310 W. Cermak, Cicero, IL 60804

