



WHEN RECORDED MAIL TO:  
Lawyers Title Insurance Corporation  
P.O. Box 27567  
Richmond VA 23286-8812  
CRS---Justin Crow:(804) 287-8145

0601695

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## 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 first day of May 1998, between JUANA MYRNA RIVERA ("Borrower"), and TEMPLE-INLAND MORTGAGE CORPORATION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated April 21, 1993, securing the original principal sum of U.S. \$ 93,100.00, and recorded on May 6, 1993, as Document No. 93340528, in the Official 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 5530 S. WHIPPLE ST., CHICAGO, ILLINOIS 60629, the real property described being set forth as follows:

LOT 40 AND THE SOUTH 15 FEET OF LOT 41 IN BLOCK 2 IN WEST ENGLEWOOD, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO.: 19-13-102-043

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of May 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 87,509.58.

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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 7.5000%, beginning May 1, 1998. The Borrower promises to make monthly payments principal and interest of U.S. \$646.69, beginning on the first day of June, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 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 payment at P. O. Box 40, Austin, Texas 78767 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 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 and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

5-4-98 Date Juana Myrna Rivera (Seal) JUANA MYRNA RIVERA --Borrower

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

STATE OF ILLINOIS §

COUNTY OF COOK §

I, Adriana Ruiz, a notary public, in and for the county and State aforesaid, Do Hereby Certify That JUANA MYRNA RIVERA, personally known to be to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the same said instrument as free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 4th day of May, 1998.

Adriana Ruiz  
Notary Public



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TEMPLE-INLAND MORTGAGE CORPORATION

May 6, 1998  
Date

Mary Rehm  
By: Mary Rehm  
Its: Assistant Vice-President

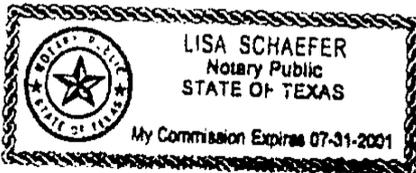
\_\_\_\_\_[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]\_\_\_\_\_

STATE OF TEXAS §

COUNTY OF TRAVIS §

BEFORE ME, the undersigned authority on this day personally appeared, MARY REHM, Assistant Vice President of TEMPLE-INLAND MORTGAGE CORPORATION, and proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 6th day of May, 1998.



Lisa Schaefer  
Notary Public, State of Texas

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