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FIN: 10-12-100-017-000

Patron Ln # 907458 6

Freddie Mac Loan #: 674

WHEN RECORDED MAIL

Lawyers Title Insurance Corp

PO Box 27567

Richmond, VA 23286-8812

Patti Currie

800-704-7047/LX18390

9137-0101 27 301 Page 1 of 2

1998-08-05 11:34:05

Cook County Recorder -1.50

98-14721

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon Note Addendum and 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 on February 10, 1998, between David L. and Cathy A. Westhouse ("Borrower"), and Hamilton Financial Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust and Add to Secure Debt (the "Security Instrument"), dated March 18, 1993 securing the original principal sum of U.S. \$155,000.00 and recorded as Instrument No. 99247541 on March 18, 1993 in 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 2501 Elm Avenue, Evanston, IL 60201 described being set forth as follows:

See Exhibit "A"

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 April 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$145,456.23.
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 a yearly rate of 7.625%, beginning April 1, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,086.76, beginning on the 1st day of May, 1998, and continuing on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2023 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, and the Borrower will pay these amounts in full on the Modified Maturity Date.

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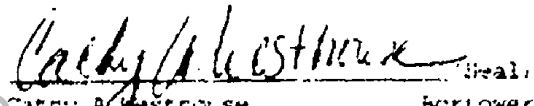
The Borrower will make such payments at 340 N San Houston Parkway East, Suite 100, Houston, TX 77057 or at such other places as the Lender may require.

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 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 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 and Security Instrument.)


David L. Westhouse Borrower


Cathy A. Westhouse Borrower

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT
Form 3295

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ALL-PURPOSE ACKNOWLEDGMENT

State of IL

County of COOK

On June 22, 1998 before me, Lawrence H. Kelch
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Cathy A & David L. Westhense
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.

Lawrence H. Kelch
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
 CORPORATE OFFICER

TITLE

- PARTNER(S) LIMITED
 GENERAL

- ATTORNEY-IN-FACT
 TRUSTEE(S)
 GUARDIAN/CONSERVATOR
 OTHER: _____

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

DESCRIPTION OF ATTACHED DOCUMENT

TITLE OR TYPE OF DOCUMENT

NUMBER OF PAGES

DATE OF DOCUMENT

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SIGNER(S) OTHER THAN NAMED ABOVE

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HAMILTON FINANCIAL CORPORATION

BY: JOHN C WRIGHT, SR VICE PRESIDENT

STATE OF) TEXAS

COUNTY OF) HARRIS

On this 24th day of April, 1998 before me, the undersigned notary public, duly commissioned and qualified in and for said County, personally came John C Wright, Sr Vice President of Hamilton Financial Corporation, to me well known to be the identical person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his 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 of notary

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SCHEDULE A CONTINUED - CASE NO. 98-04961

LEGAL DESCRIPTION:

Lot 8 (except of the North 140 feet thereof also except that part lying East of a line starting at a point 29 feet West of the East line of said Lot and 140 feet South of the North line of said Lot; thence running Southeasterly to a point in the South line of said Lot, 25 feet West of said East line) also, Lot 9 (except the North 140 feet thereof) also the East 17 feet of Lot 10 (except the North 140 feet thereof) in Block 2 in Hartrey's Addition to North Evanston, a subdivision of part of the Northwest 1/4 of Section 12, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

1-12-10-027

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6/21/2011