

MAIL TO BOX 152

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When Recorded Return  
To HomeSide Lending Inc.  
7301 Baymeadows Way  
Jacksonville, Florida 32256  
Special Loans Dept (2A-SL)  
FHLMC # 483560189  
HLI # 7458040

2350/0079 51 001 Page 1 of 3  
1998-10-15 12:26:05  
Cook County Recorder 25.00



1264223

**Original  
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 FILED WITH THE BALLOON NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

66268-CARON

This Balloon Loan Modification ("Modification"), made this 1st day of **NOVEMBER, 1998**, between **JUANITA B. BARON, JOSE F. BARON WIFE AND HUSBAND AND ANDRE J. BARON, A SINGLE PERSON NEVER MARRIED**, ("Borrowers") and HomeSide Lending, Inc., formerly known as BancBoston Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), Dated **OCTOBER 1<sup>ST</sup>, 1991**, securing the original principal sum of U.S. \$ **24,000.00**, and recorded as **DOCUMENT # 91518758** in the Official Record 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 **6619 NORTH SHERIDAN ROAD #304, CHICAGO, ILLINOIS**, the real property described being set forth as follows:

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**UNIT NO. 304 IN 6619 N. SHERIDAN ROAD CONDOMINIUM, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT THREE IN OLIVER M. CARSON'S LAKE SHORE SUBDIVISION, BEING A SUBDIVISION IN THE SOUTHEAST FRACTIONAL QUARTER OF SECTION 32. TOWNSHIP 41 NORTH. RANGE 14 EAST OF THE THIRD PRINCIPAL MERRIDIAN. IN COOK COUNTY, ILLINOIS: WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 2582411. TOGETHER WITH AN UNDIVIDED PERCENT INTEREST IN THE COMMON ELEMENTS.**  
PIN: 11-32-402-038-1011

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 **NOVEMBER 1, 1998** the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **21,183.44**.
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 **7.125%**, beginning **NOVEMBER, 1998**. The Borrower promises to make monthly payments principal and interest of U.S. \$ **156.28**, beginning on the 1st day of **DECEMBER, 1998** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 1, 2021** (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 HomeSide Lending, Inc. 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 by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.)

BORROWER

Juanita B. Baron  
JUANITA B. BARON S.S.# 334-64-8412

BORROWER

Jose F. Baron  
JOSE F. BARON S.S.# 371-74-3068

BORROWER

Andre J. Baron  
ANDRE J. BARON S.S.# 319-64-4654

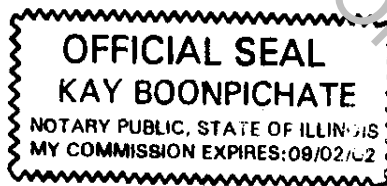
STATE OF: ILLINOIS }

COUNTY OF: Will }

On October 3, 98 before me, a Notary Public in and for said State, the undersigned personally appeared JUANITA B. BARON & JOSE F. BARON & ANDRE J. BARON personally know to me (or provided 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.

Signature Kay Boonpichate  
Name KAY BOONPICHATE  
(Name or Print)



HomeSide Lending, Inc. (Formerly Known As BancBoston Mortgage Corporation)  
7301 Baymeadows Way, Jacksonville, Florida 32256

D. Keene

D. Keene (Assistant Vice President)

Witness: Marie Y. Stokes

Elizabeth Sutrus  
Witness: Elizabeth Sutrus

Robyn Watson  
Robyn Watson (Assistant Secretary)

# UNOFFICIAL COPY

STATE OF: FLORIDA }  
COUNTY OF: DUVAL }

I hereby certify that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared **D. Keene and Robyn Watson**, to me known as **Assistant Vice President and Assistant Secretary**, respectively of the corporation named therein, and severally acknowledged before me that they executed the same as such officers in the same and on behalf of said corporation.

Witness my hand and official seal in the County and State last aforesaid this 7 day of oct, 1998

*Jo A. Shrewsberry*  
Notary Public

NOTARY PUBLIC - STATE OF FLORIDA  
JO A. SHREWSBERRY  
COMMISSION # CC870013  
EXPIRES 10/18/2001  
BONDED THRU ASA 1-888-NOTARY1

My Commission expires: \_\_\_\_\_

Prepared by: Marie Y. Stokes, HomeSide Lending, Inc.  
7301 Baymeadows Way, Jacksonville, Florida 32256

(Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction)