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1998-10-22 13:53:11
Cook County Recorder 47.00



MAIL TO BOX 352

Return original to:
ATTN SPECIAL LOAN DEPT
BANK OF AMERICA FSB
2810 N PARHAM RD
RICHMOND VIRGINIA 23294

Freddie Mac Loan No. 633630624
Servicer Real Estate Loan No. 0040791629

BALLOON LOAN MODIFICATION

1.2 10383

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon 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

60050 - LA HART SECURITY INSTRUMENT IS RECORDED

This Balloon Loan Modification ("Modification"), made this 22 day of September, 1998, between Bernard P. La Hart and Kathleen M. La Hart ("Husband and Wife") and Bank of America, FSB, 2810 N. Parham Road, Richmond, Virginia, 23294 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated September 10, 1993, securing the original principal sum of U.S. \$46,500.00 and recorded in Document No. 93 759698, of the County Recorder's Office of Cook County, Illinois, and (2) the Balloon Note (the "Note") bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at

5513 West 102nd Street, Oak Lawn, Illinois 60453,

the real property described being set forth as follows:

Lot 97 in Raymond L. Lutger's third addition to Oakdale, a subdivision of part of the southwest quarter of the southwest quarter of Section 9, Township 37 North, Range 13 east of the third principal meridian, in Cook County, Illinois - P.I.N. No. 24-09-317-016

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):

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[To be signed by all borrowers, endorsers, guarantors, sureties and other parties signing the Balloon Note]

Bank of America, FSB

William C. Stone
Vice President

Amy L. McDraw
Assistant Secretary

Bernard P. LaHart (Seal)
Bernard P. LaHart Borrower

Kathleen M. LaHart (Seal)
Kathleen M. LaHart Borrower

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

STATE OF P.I.)
COUNTY OF Cook) ss.

The foregoing instrument was acknowledged before me this 22nd day of Sept, 1998,
by BERNARD P. LA HART
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX and KATHLEEN M. LA HART

Commission expires: 1-28-99
"OFFICIAL SEAL"
BURTON J. CAPLAN
Notary Public, State of Illinois
My Commission Expires 1-28-99
Burton J. Caplan
Notary Public

Corporate Acknowledgment

STATE OF Virginia)
COUNTY OF Henrico)

The foregoing instrument was acknowledged before me this 28 day of Sept., 1998,
by William K. Stone and Amy L. McDraw

Commission expires: 8-31-99
Betty R. Pringle
Notary Public
TY R. PRIN

This instrument is valid for...

Title Order #: 60050-MFF
Servicer Loan #: 0040791629

This LOAN MODIFICATION AGREEMENT document
was prepared by:

BANK OF AMERICA
2810 N. PARHAM ROAD
RICHMOND, VA 23294



TRACEY V. HINKLE

Clerk's Office