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98084473

FHLB # 389787608
CNMC #: 3040271169

When Recorded Return To:

Chase Manhattan Mortgage Corporation
200 Old Wilson Bridge Road
Worthington, OH 43085-8500
Attn: Balloon Department

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 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 this 14 day of OCTOBER, 1997, between MARK S. INGWER, SINGLE ("Borrower"), and Chase Mortgage Services Inc, f/w/a Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated OCTOBER 15, 1992, securing the original principal sum of U.S. \$91,000.00, and recorded in INSTRUMENT #92979786, of the Official Records 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 2400 LAKEVIEW DRIVE UNIT 1401, CHICAGO, ILLINOIS 60614 the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

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, 1997, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$85,651.12.
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 the yearly rate of 8.125%, beginning NOVEMBER 1, 1997. The Borrower promises to make monthly payments of principal and interest of U.S. \$668.18 beginning on the 1st day of DECEMBER, 1997, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on NOVEMBER 1, 2022, (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 200 Old Wilson Bridge Road, Worthington, Ohio 43085-8500 or at such other place as the Lender may require.

5-NO
P-4
N-NO
M-YES

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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 date of the maturity 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 will 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]

Mark S. Ingwer (Seal)
MARK S. INGWER

(Seal)

(Seal)

(Seal)

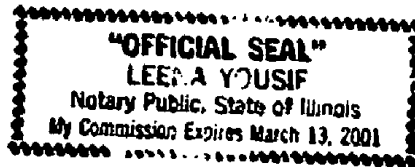
-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

Acknowledged and sworn to before me, a Notary Public in and for said County and State, this 16th day of SEPT. 2000, 1900.

Lee A. Younis

(Notary Public)

My Commission expires:



March 13, 2001
(SEAL)

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CHASE MANHATTAN MORTGAGE CORPORATION

ACKNOWLEDGMENT

Judith Lockhart
Judith Lockhart Vice President

STATE OF OHIO:

COUNTY OF FRANKLIN:

On this *22nd* day of *October* in the year *1997*, before me **SHIRLEY E. CASPERSON**, a Notary Public of said State, duly commissioned and sworn, personally appeared **Judith Lockhart** personally known to me to be the person who executed the within instrument as **Vice President of Chase Manhattan Mortgage Corporation** or on behalf of the corporation therein and acknowledged to me that such corporation executed the same.

Shirley E. Casperson
Notary Public



**SHIRLEY E. CASPERSON
NOTARY PUBLIC-STATE OF OHIO
MY COMMISSION EXPIRES
JANUARY 24, 1999**

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LOAN # 3040271169

NAME INLWER

98084473

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PIN TAXID NUMBER 14-28-322-038-157

LEGAL DESCRIPTION

PARCEL 1: UNIT 1401 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 2400 LAKEVIEW CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22583621, IN THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE GRANT RECORDED AS DOCUMENT NUMBER 1520807, ALL IN COOK COUNTY, ILLINOIS.

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