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Recording Requested by:
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

Document #
Instrument #93-147269
Book/Page
Date

When Recorded Mail to:
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
3480 WEST MARKET STREET, SUITE 105
FAIRLAWN, OH 44333

Attn:HOFFMAN
Re:KELLEHER
Loan #:456600515

Modification of Deed of Trust
Balloon Loan Modification
Index as Modification of Deed of Trust
(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)

S-NO
P-4
N-NO
M-YES

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 4th day of FEBRUARY, 1997, between Maureen E. Kelleher, ("Borrower") and Citibank, Federal Savings Bank ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated February 24, 1993, securing the original principal sum of U.S. \$68,800.00, recorded February 25, 1993, instrument #93-147269, Cook county, IL, 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 819 West Lake Street, Nuit 2E, Oak Park, IL. 60301, the real property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

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 the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of March 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$63,275.03.
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 7.625%, beginning March 1, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$472.71, beginning on the 1st day of April, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2023 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and 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 15851 Clayton Road, Baldwin, MO 63011 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 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.]

Maureen E. Kelleher (Seal)
MAUREEN E. KELLEHER -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower



Glen Griffis

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

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LEGAL DESCRIPTION

UNIT 819-2E IN COURTLAND CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOTS 4 AND 5 AND THE EAST 1/2 OF LOT 6 IN HOLLEY AND SMITH'S SUBDIVISION OF LOT 18 AND OF SUB LOTS 1 AND 2 OF SCOVILLE'S SUBDIVISION OF LOT 17 IN KETTLESTRING'S SUBDIVISION OF LANDS IN THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF SECTION 7, TOWNSHIP 39 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, TRUSTEE UNDER TRUST NUMBER 51294, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS, COOK COUNTY, ILLINOIS AS DOCUMENT 25987008 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

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Marital Status Affidavit

I, MAUREEN E. KELLEHER, state that I am not married.
DEPONENT (PERSON GIVING WRITTEN EVIDENCE)

I am providing this information to Citibank/Citicorp Mortgage and Chicago Title Insurance Company for purposes of completing the Balloon Reset process for my 5 year Balloon Mortgage. Chicago Title Insurance Company, issuer of the Title Policy, will rely upon the truth of the statement herein contained.

Maureen E. Kelleher
SIGNATURE OF DEPONENT

State of Illinois
County of Cook

On 2-4-98 before me, Glen Griffis Notary Public
DATE NAME, TITLE OF OFFICER- E. G., "JANE DOE, NOTARY PUBLIC"

personally appeared Maureen E. Kelleher
NAME OF SIGNER

personally known to me - OR proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his/her authorized capacity, and that by his/her 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.
Glen Griffis
SIGNATURE OF NOTARY