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RECORDING REQUESTED BY
FIRST AMERICAN TITLE INS. CO.

03/08/2003 50 00: 1998-03-18 14:44:10
Cook County Recorder 27.00

WHEN RECORDED MAIL TO:

FIRST NATIONWIDE MORTGAGE CORPORATION
5280 CORPORATE DRIVE
FREDERICK, MD 21703
DEPT. 0056
ATTN: TONYA MASON

TITLE NO.: 27301

LOAN NO.: 1577-29169715

THIS SPACE FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

MAIL TO ► BOX 352

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Property of Cook County Clerk's Office



LENDERS ADVANTAGE

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(ADDITIONAL RECORDING FEE APPLIES)

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**TWO ORIGINAL BALLOON LOAN MODIFICATIONS MUST BE EXECUTED BY THE BORROWER:
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"), entered into effective as of the 1st day of January, 1998, between Marian Fedorowicz ("Borrower") and First Nationwide Mortgage Corp. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated December 31, 1992, securing the original principal sum of U.S. \$ 124,200.00, and recorded in Book or Liber 93 at page(s) 022792 of the _____ of the _____, 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 5725 W. Warwick Chicago IL 60641

the real property described being set forth as follows: LOT 3 IN THE RESUBDIVISION OF THE EAST 150 FEET OF LOT 8 IN KOESTER AND ZANDER'S SUBDIVISION OF LOT TWO (EXCEPT THE NORTH 30.65 FEET THEREOF) OF CIRCUIT COURT COMMISSIONERS PARTITION OF THE SOUTH HALF OF THE NORTH EAST 1/4 AND THE EAST 1/2 OF THE EAST 1/2 OF THE NORTH WEST 1/4 (EXCEPT THE NORTH 20 ACRES THEREOF) IN SECTION 21, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS.

#13-21-103-011

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):

- The Borrower is the owner and occupant of the Property.
- As of January 1st, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 117,358.78.
- 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 7.875%, beginning January 1st, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 898.10, beginning on the 1st day of February, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1st, 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 5280 Corporate Dr. Frederick, MD 21703 or at such other place as the Lender may require.

- 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.
- 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 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]

Date 2-11-98 Borrower Marian Fedorowicz (Seal)

Date _____ Borrower _____ (Seal)

Date _____ Borrower _____ (Seal)

Date 3-3-98 Lender [Signature] (Seal)

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

STATE OF _____ }
COUNTY OF _____ } SEE ATTACHED

The foregoing instrument was acknowledged before me this _____ day of _____, 1998, by _____ (person acknowledging)

My Commission expires: _____ Notary Public, _____ County.

This instrument was prepared by Piccola Firoun

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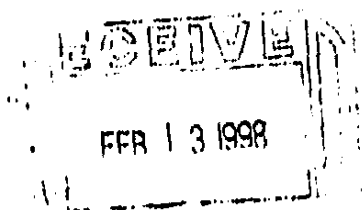
FEB 27 1998

FEB 13 1998

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FEB 27 1998



MARYLAND ALL-PURPOSE ACKNOWLEDGEMENT
STATE OF MARYLAND, Montgomery County } ss:

On 3-3-98 before me, Rosalie A. Cabrera

personally appeared:

Kathy Fogle, Vice President
First Nationwide Mortgage Corporation

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 she executed the same in her authorized capacity(ies), and that by 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.

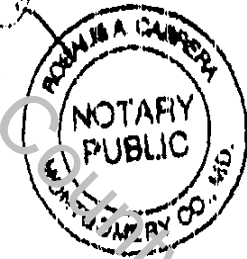
Signature: Rosalie A. Cabrera

Rosalie A. Cabrera

Name (typed or printed)

My Commission expires: March 3, 1998

Commission Expires:
3-10-98



Clerk's Office