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RECORDING REQUESTED BY
FIRST AMERICAN TITLE INS. CO.

742/0093 08 001 Page 1 of 3
1998-05-12 14:56:44
Cook County Recorder 47.00

WHEN RECORDED MAIL TO:

To: Box #352

Bank of America
2810 N. Parham Rd.
Richmond, Virginia 23294

Attn: Special Loan Dept.

3-11-8
4-18-82

THIS SPACE FOR RECORDER'S USE ONLY

Property of Cook County Clerk's Office



LENDERS ADVANTAGE

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

3/11

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Return original to:
Special Loan Department
Bank of America, FSB
2810 N. Parham Road
Richmond, Virginia 23294

Freddie Mac Loan No. 537939822
Servicer Loan No. 0040694232

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 20 day of MARCH, 1998, between Robert M. Davis ("A Married Man") 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 March 30, 1993, securing the original principal sum of U.S. \$156,000.00 and recorded in Document No. 93240283, 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

1112 Cleveland Street, Evanston, Illinois 60202,

the real property described being set forth as follows:

The west 30 Feet of Lot 33 in Thomas F. Wheeler's subdivision of Lot 1 of assessor's subdivision of the South 1/2 of the South West 1/4 of Section 19, Township 41 north, Range 14, east of the third principal meridian, according to the plat thereof recorded January 10, 1900, as Document No. 2914181, in Cook County, Illinois. PIN No. 11-19-317-004

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 April 1, 1998, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$146,018.69.
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 7.500%, beginning April 1, 1998. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,079.07, beginning on the 1st day of May, 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2023 (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 Maturity Date.

The Borrower will make such payments at PO Box 26388, Richmond, Virginia 23260, 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.

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac Uniform Instrument Form 3293 (5/93)

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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 G. Stone
Vice President

Amy L. McGrau
Assistant Secretary

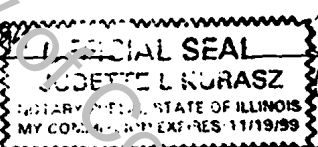
Robert M. Davis (Seal)
Borrower

(Seal)

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

STATE OF Illinois)
) ss.
COUNTY OF Clark)

The foregoing instrument was acknowledged before me this 20 day of March, 1998,
by ROBERT M. DAVIS and _____

Commission expires: 11-16-99

Jodette L. Kurasz
Notary Public

Corporate Acknowledgment

STATE OF Virginia)
) ss.
COUNTY OF Henrico)

The foregoing instrument was acknowledged before me this 24th day of March, 1998,
by William G. Stone and Amy L. McGrau

Commission expires: 8/31/99
Betty R. Pringle
Notary Public

This instrument drafted by:

Bank of America, FSB
2810 N. Parham Road
Richmond, Virginia 23294



Commission Expires: August 31, 1999

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