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1999-06-28 16:39:35
Cook County Recorder 25.50



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Recording Requested By & When
Recorded Mail to:
Land America Onestop
P.O. Box 35633
Richmond, VA. 23235
CRS-Chichona Leach(804) 267-8566

BALLOON LOAN MODIFICATION
(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider)

Freddie Mac Loan Number: 682225169
Servicer Loan Number: 090986387

**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 May, 1999, between Andrzej Trybula and Anna Trybula, Husband and Wife and Grazyna Trybula ("Borrower"), whose mailing address is 6114 W. School, Chicago, IL 60634-0000 and Sterling Bank & Trust, FSB ("Lender"), One Oakland Towne Square, 17th Floor, Southfield, MI 48076, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated April 21, 1994, securing the original principal sum of U.S. \$114,000.00 and recorded in Book or Liber 94381126 at page(s) , of the Cook County Records of Cook County, Illinois; 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 6114 W. School, Chicago, IL 60634-0000, the real property described being set forth as follows:

THE EAST 29.79 FEET OF THE WEST 89.37 FEET OF LOT 7 IN BOOTH'S BELMONT AVENUE ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 AND THE SOUTH 10 ACRES OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID# 13-20-322-036

To evidence the election by the Borrower of the Conditional Rights to Refinance as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT FORM 3293 (12/95)

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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 May 1, 1999, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$108,359.65.
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 yearly rate of 7.500%, beginning May 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$800.77, beginning on the 1st day of June, 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 1, 2024 (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 Sterling Bank & Trust, FSB 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 cancelled, 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.

Cassie [Signature]
 Witness
 Print name CASSIE BRONCH

Andrzej Trybula [Signature]
 Borrower Andrzej Trybula Date

Tiffany Clark [Signature]
 Witness
 Print name Tiffany Clark

Anna Trybula [Signature]
 Borrower Anna Trybula Date

STATE OF Illinois
 COUNTY OF Cook

Grazyna Trybula [Signature] 05-11-99
 Borrower Grazyna Trybula Date

On this 14th day of May, 19 99, before me Anna Skulski [Signature]
 Notary Public for said County and State, personally came known to be
 Andrzej Trybula, Anna Trybula and Grazyna Trybula, described in and who
 executed the foregoing instrument, and acknowledged that they executed the
 same.

My commission expires: 1-29-2000

Anna Skulski [Signature]
 NOTARY PUBLIC STATE OF ILLINOIS
 My Commission Expires 1/29/2000

STERLING BANK & TRUST, FSB

Amy Gamicchia

Witness

Amy Gamicchia

Joya Pastori
Joya Pastori
Assistant Vice President

5-20-99

Date signed by Lender

Sheri Demel

Witness SHERI DEMEL

STATE OF MICHIGAN

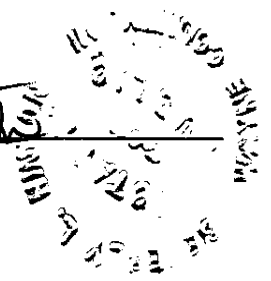
COUNTY OF OAKLAND

On this 20 day of May, 1999, before me Beverly Hinton
Notary Public for said County and State, personally came Joya Pastori,
says that she is Assistant Vice President of Sterling Bank & Trust, FSB,
and that this instrument was acknowledged that said writing to be the act
and deed of said corporation.

My commission expires:

BEVERLY L. HINTON
Notary Public, Wayne County, MI
My Commission Expires Sept. 12, 2002

Beverly L. Hinton
Notary Public Signature



Drafted by: Monika Meyer

Sterling Bank & Trust, FSB
1 Towne Square 17th Floor
Southfield, MI 48076
ATTN: AMY GAMICCHIA

PROPERTY OF COOK COUNTY Clerk's Office