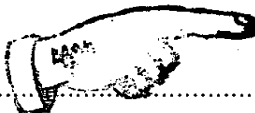




PREPARED BY MABRY & KING  
AFTER RECORDING, RETURN TO:  
BANK UNITED  
3200 SOUTHWEST FREEWAY, DROP PT 1318  
HOUSTON, TEXAS 77027  
ATTN: Lea Jones  
(713) 543-5556

64145059  
Recording Requested by & 7777/0125 89 001 Page 1 of 4  
When Recorded Return To: 1999-09-17 15:02:43  
Cook County Recorder 47.50  
US Recordings, Inc.  
222 E Little Canada Rd Ste 125  
St. Paul, Mn 55117



Servicer Loan Number 6279430

Investor Loan Number 636835545

**MODIFICATION OF DEED OF TRUST  
BALLOON LOAN MODIFICATION AGREEMENT**

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

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS**

**MUST BE EXECUTED BY THE BORROWER:**

**ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND  
ONE ORIGINAL TO BE RECORDED IN THE LAND RECORDS WHERE THE  
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 1<sup>ST</sup> day of August, 1999, between Ciaran Doyle, A Single Person ("Borrower"), 9138 W. 140TH Street-Unit 3, Orland Park, Illinois 60462 and Bank United, 3200 Southwest Freeway, 13<sup>th</sup> Floor, Houston, Texas 77027 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated July 28, 1994, securing the original principal sum of U.S. \$67,000.00, and recorded on August 3, 1994 in/under Instrument No. 94685194 of the Official 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 9138 W. 140TH Street-Unit 3, Orland Park, Illinois 60462 the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES;**

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):

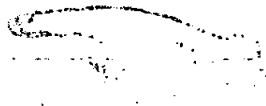
1. The Borrower is the owner and occupant of the Property.
2. As of June 29, 1999 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$64,040.22.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of reset note rate of 8.125%, beginning August 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$499.59 beginning on the 1st day of September, 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2024 (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 3200 Southwest Freeway, 13<sup>th</sup> Floor, Houston, Texas 77027 or at such other place as the Lender may require.

S-N  
P-4  
N-4  
M-4  
\$51.50  
JHK

# UNOFFICIAL COPY

Recording Returned by  
When Recorded Return To  
US Recordings, Inc.  
215 E. Little Canada Rd Ste 121  
St Paul, MN 55112



Property of Cook County Clerk's Office

# UNOFFICIAL COPY

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.

[To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument]

7-13-99  
Date

Ciaran Doyle  
Ciaran Doyle

\_\_\_\_\_  
Date

**BANK UNITED**  
Lender

By: H. Marc Helm

H. Marc Helm  
Senior Vice President of Loan Administration Bank United

Date: 8-3-99

[Space Below This Line For Acknowledgment in Accordance with Law of Jurisdiction]

THE STATE OF  
COUNTY OF

I certify that on July 13 1999 Ciaran Doyle personally came before me and stated to my satisfaction that this person (or if more than one, each person):

- (a) was the maker of the attached instrument; and
- (b) executed this instrument as his or her own act.

Ciaran Doyle  
NOTARY PUBLIC - STATE OF ILLINOIS  
Dorothy J. Drogos  
(printed name of Notary Public)  
Commission expires: 11-20-00

OFFICIAL SEAL  
DOROTHY J. DROGOS  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 11-20-2000

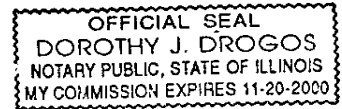
99532175  
**UNOFFICIAL COPY**

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

THE STATE OF  
COUNTY OF

I certify that on July 13, 1999, Ciaran Doyle personally came before me and stated to my satisfaction that this person (or if more than one, each person):  
(a) was the maker of the attached instrument; and  
(b) executed this instrument as his or her own act.

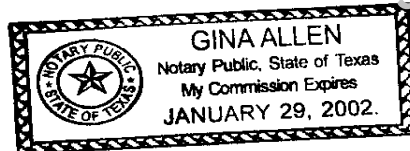
Ciaran Doyle  
NOTARY PUBLIC - STATE OF ILLINOIS  
Dorothy J. Drogos  
(printed name of Notary Public)  
Commission expires: 11-20-99



THE STATE OF TEXAS  
COUNTY OF

I certify that on August 3, 1999, H. Marc Helm personally came before me and stated to my satisfaction that this person (or if more than one, each person):  
(a) was the maker of the attached instrument;  
(b) was authorized to and did execute this instrument as Senior Vice President of Bank United, the entity name in this instrument; and,  
(c) executed this instrument as the act of the entity name in this instrument.

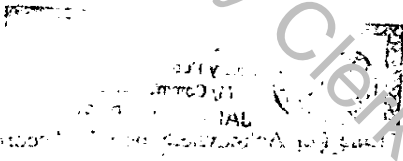
Gina Allen  
NOTARY PUBLIC - STATE OF TEXAS  
Gina Allen  
(printed name of Notary Public)  
Commission expires: 1-29-02



# UNOFFICIAL COPY

PROPERTY OF COOK COUNTY CLERK'S OFFICE

PROPERTY OF COOK COUNTY CLERK'S OFFICE



UNOFFICIAL COPY

95882175

-FUND MORTGAGEE FORM  
Schedule A - Continued

Policy No.: 5358002

4. Legal Description:

Unit No. 301 in Concord V Condominium as delineated on a survey of the following described real estate: Lot 131 in Heritage Unit No. 5, being a Subdivision of part of the West 1/2 of the South East 1/4 and part of the East 1/2 of the South West 1/4 of Section 3, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document 25391472, together with its undivided percentage interest in the common elements, together with the exclusive right to use parking space no. 29, a limited common element, as delineated on the survey attached as Exhibit "A" to the Declaration.

PERMANENT INDEX NUMBER: 27-03-400-038-1009

PROPERTY OF COOK COUNTY CLERK'S OFFICE

Member No.  
1323

OMC  
1432682

  
SIGNATURE OF ATTORNEY