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CRS-Chichona Leach (804) 267-8566

LASALLE HOME MORTGAGE CORP. 4242 N. Harlem Ave. Norridge, IL 60634 Attn: Jeri Froio

FHLMC Loan # 515725072 LHMC Loan #3610497 PIN#: 14-05-211-015-1006

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"), entered into effective as of the 1st day of November 1998, between Carol Louise Brown, unmarried ("Borrower") and LaSalle Home Mortgage Corporation F/K/A LaSalle Talman Home Mortgage Corporation ("Lender"), amen's and supplements (1) Mortgage (the "Security Instrument"), dated October 31, 1991, securing the original principal sum of U.S. \$34,100.00 and recorded as Document No. 93-91642453 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 do and in the Security Instrument as the "Property", located at 6101 N. Sheridan Rd., #2F, Chicago, Illinois 60660, the rest 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 Right to Refinance as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accidence with such election, Borrower and Lender agree as follows (notwithstanding anything to contrary contained in the Note or Security Instrument):

- 1. The Borrower is the owner and occupant of the Property.
- 2. As of November 1, 1998, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$30,531.46.
- 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 7.25% beginning November 1, 1998. The Borrower promises to make monthly payments principal and interest of U.S. \$227.64, beginning on the 1st day of December 1998, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2021 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the

The Borrower will make such payments at 4242 North Harlem Avenue, Norridge IL 60634 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.

[To be signed by all bor wers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

Carol Louise Brown -Borrower

Lasalle Home Mortgage Corporation A/K/A/: LaSalie Zelman Home Mortgage Corporation

Pamela Γωγίοτ

ksistant Vice President

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UNIT 2F TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN PARK EDGEWATER CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 252213635, AS AMENDED FROM TIME TO TIME IN THE EAST 1/2 IF SECTION 5, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS** MORTGAGOR ALSO HEREBY GRANTS TO MORTGAGEE, ITS SUCCESSOR THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORT'S IN THE AFOREMENTIONED DECLARATION THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS. RESTRICTIONS, CONDITIONS, COVENANTS, AND RESERVATIONS Cook County Clark's Office CONTAINED IN SAID DECLARATION AS IF RECITED AND STIPULATED AT LENGTH HEREIN.

On October 30, 1998 before me, WINDA I RIVELA , personally appeared Carol Louise Brown personally known to me (or proven to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(is), and that by his/her/their signature(s) on the instrument the percon(c) or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

"OFFICIAL SEAL" WANDA I. RIVERA Notary Public, State of Illinois My Commission Expires 05/05/01

MULTISTATE BALLOON LOAN MODIFICATION-Single Family