When Recorded Mail JUNOFFICIAL COPY

HomeSide Lending, Inc.

Attn: Special Loans Department

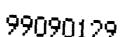
7301 Baymeadows Way Jacksonville, FL 32256

FHLMC Number:

793040787

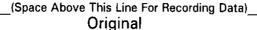
lomeSide Loan Number: 17510885

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Cook County Recorder



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

This Balloon Loan Modification ("Modification"), made this 1st day of FEBRUARY 1999 between MARC WELLIN ("Borrower")

and CYNTHIA COPP ("Borrower") KNOWN AS HUSBAND AND WIFE

and HomeSide Lending, Inc. ("Lender"), amends and supplements

(1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated JANUARY 10TH, 1994, securing the original principal sum of U.S. 103,000.00, and recorded as 94231717 in the Official Record 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 3r surity Instrument as the "Property", located at

3034 GEORGE ST W, CHICAGO, IL 60618 the real property described being set forth as follows:

LOT 15 IN BLOCK 2 IN STOREY AND ALLEN'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/1 SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL TAY# 13-25-121-046 MERIDIAN, IN COOK COUNTY, ILLINOIS.

Recorded by Chicago Abstract, Inc

To evidence the election by the Borrower of the (Conditional Right to Refinance) (conditional Mudification 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 the 1st day of FEBRUARY 1999, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. 94,168.30.
- 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 a yearly rate of 7.25%, beginning the 1st day of FEBRUARY 1999. The Borrower promises to make monthly principal and interest payments of U.S. \$680.65 beginning on the 1st day of MARCH 1999 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on FEBRUARY 1ST, 2024 (the "Modified



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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 HomeSide Lending, Inc. 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 Portower 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 borrowers, endors(rs, quarantors, sureties, and other parties signing the Balloon Note.)

	CYNTHIA COPP (Seal) SS#: 316-78-3582 (Seal) Borrower SS#: 348-60-2502
STATE OF Illinois	
COUNTY OF COOK	
	ary Public in and for said State, the undersigned personally
personally known to me (or provided 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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.	
WITNESS MY HAND AND OFFICIAL SEAL	
Signature Maria Campon	5/99
Name IVIA I A One	FFICIAL SEAL" ARIA CAMPOS

My Commission Expires June 28, 2000

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HomeSide Lending, Inc. 7301 Baymeadows Way Jacksonville, FL 32256

D. Keene (Assistant Vice President)

on (Assistant Secretary)

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Witness:

STATE OF **FLORIDA** DUVAL } **COUNTY OF**

I hereby certify that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared D. Ceene and Robyn Watson to me known as Assistant Vice President and Assistant Secretary, respectively of the corporation named therein, and severally acknowledged before me that they executed the same as such officers in the same and on behalf of said corporation.

Witness my hand and official seal in the County and State last aforesaid the

My Commission expires:

Prepared by: J ALLEN

, HomeSide Lending, Inc.

7301 Baymeadows Way, Jacksonville, FL 32256

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