

UNOFFICIAL COPY

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1999-02-22 14:49:35  
Cook County Recorder 27.00

MAIL BOX 352

When recorded mail to:  
Fleet Mortgage Corp.  
2210 Enterprise Drive  
Florence, SC 29501  
Attn: Wendy Buchner



99174814

1387615

107018-MFF

Freddie Mac Loan Number: 686455096

Space above this line for Recorder's use

Servicer Loan Number: 73394039

107018 Kowalski

## 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 4th day of January, 1999, between Bernard J. Kowalski and Helen Kowalski, Husband and Wife ("Borrower") and Fleet Mortgage Corp., f/k/a Fleet Real Estate Funding Corp whose address is 2210 Enterprise Drive, Florence, SC, 29501, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated February 11, 1994, securing the original principal sum of U.S. \$168,600.00, and recorded on February 17, 1994 in Book/Liber or as Instrument 94 155490, at page(s), of the Official Records of Cook County, IL; 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 824 South Kennilworth, Oak Park, IL, 60304, the real property described being set forth as follows:

"SEE SCHEDULE A"

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 contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of March 1, 1999, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$158,170.21.
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 7.125%, beginning March 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1130.56, beginning on April 1, 1999.



LENDERS NOTARIZATION

*Andrea McKenzie*  
\_\_\_\_\_  
(Seal)

Andrea McKenzie, Assistant Secretary  
FLEET MORTGAGE CORP.



STATE OF SOUTH CAROLINA

COUNTY OF FLORENCE

On 2-11-99, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Andrea McKenzie as Assistant Secretary of Fleet Mortgage Corp. and he/she acknowledged that the foregoing instrument was executed for the purposes therein expressed.



*Donna B. Tarte*  
\_\_\_\_\_  
Notary Public  
My Commission Expires: 7/8/06

Property of Cook County Clerk's Office

*Schedule "A"*

*The West 150 feet of the South 15 Feet of Lot 6 and the West 150 Feet of the North 25 Feet of Lot 7 in Block 12 in Hulbert's Subdivision of the West Half of Lot 2 in Murphy and Others Subdivision of Section 18, Township 39 North, Range 13, East of the Third Principal Meridian, (Except the West Half of the South West Quarter) in Cook County, Illinois.*

*PIN #16-18-132-008*

Property of Cook County Clerk's Office