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1999-03-15 11:53:29

Cook County Recorder

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98041420

Freddie Mac Loan 723674884

MMI Loan 703691



99246466

RECORDING REQUESTED BY &
WHEN RECORDED MAIL TO:

LandAmerica OneStop

P.O. Box 35633

Richmond VA 23235

CRS—Chichona Leach(804) 267-8566

Prepared by Linda Johnson at Monument Mortgage, Inc.

BALLOON LOAN MODIFICATION

(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 IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Balloon Loan Modification ("Modification"), made this 1st of September, 1998, between **Celeste Tabor, A Married Woman and Frank G. Tabor, Her Husband**, and Monument Mortgage, Inc., a California Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated 8/25/93, in the original principal sum of U.S. \$ 126,900.00 and recorded on 10/8/98, Instrument No. 93-810136, in the official records of Cook County Recorder. (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 **1320 W. Wilson #1B Chicago, Illinois 60640**, the real property being described as follows:

SEE ATTACHED LEGAL DESCRIPTION

To evidence the election by the Borrower of the 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 **September 1, 1998**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **118,791.94**.
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 the yearly rate of **7.50%**, beginning **September 1, 1998**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **877.86** beginning on the **1st day of October 1998** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

If on **September 1, 2023**, (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.

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P/4
M/40

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A true and correct copy of the original document is hereby certified to be a true and correct copy of the original document as the same appears on the records of the Cook County Clerk's Office.

Property of Cook County Clerk's Office

COOK COUNTY CLERK'S OFFICE

The Borrower will make such payments at 3021 Citrus Circle, Suite 150, Walnut Creek, CA 94598, 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 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.

Date: 8-28-98

Celeste Tabor
Celeste Tabor
Frank G. Tabor

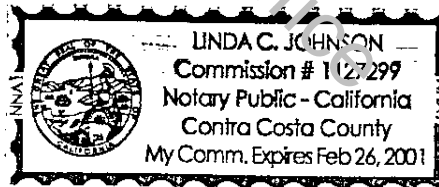
Rita Kelley
Monument Mortgage, Inc.
by Rita Kelley, AVP Servicing Manager

State of California
County of Contra Costa

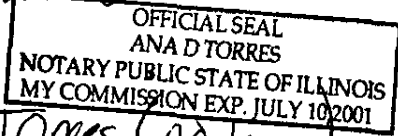
On , before me, Linda C. Johnson, Notary Public, personally appeared Rita Kelley personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature Linda C. Johnson
Linda C. Johnson



State of IL
County of Cook



On August 28, 1998 before me, ANA D. TORRES Notary
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Frank E. Celeste Tabor
Name(s) of Signer(s)
Frank G. Tabor and Celeste Tabor

- personally known to me
- proved 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.

See above
Signature of Notary Public

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OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____
Document Date: _____ Number of Pages: _____
Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

Signer Is Representing: _____

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5. THE LAND REFERRED TO IN THIS POLICY IS IN THE STATE OF ILLINOIS, COUNTY OF COOK AND IS DESCRIBED AS FOLLOWS:

UNIT 1B IN THE BEACON OF SHERIDAN PARK CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARCEL 1:

LOTS 193 AND 194 IN SHERIDAN DRIVE SUBDIVISION, BEING A SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF THE WEST 1/2 OF THE SAID NORTHWEST 1/4, WHICH LIES NORTH OF THE SOUTH 800 FEET THEREOF AND EAST OF GREEN BAY ROAD, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE WEST 80 FEET OF LOT 236, AND THE WEST 80 FEET OF THE SOUTH 1/2 OF LOT 235 IN SHERIDAN DRIVE SUBDIVISION, BEING A SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF THE WEST 1/2 OF THE SAID NORTHWEST 1/4, WHICH LIES NORTH OF THE SOUTH 800 FEET THEREOF AND EAST OF GREEN BAY ROAD, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 3:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 2, AS CREATED BY EASEMENT GRANT RECORDED JULY 3, 1991 AS DOCUMENT 91328737, OVER THE FOLLOWING DESCRIBED LAND:

THE SOUTH 15 FEET AND THE WEST 14 FEET OF THAT PART OF LOT 236 LYING EAST OF THE WEST 80 FEET THEREOF, AND THE WEST 14 FEET OF THE SOUTH 1/2 OF LOT 235, LYING EAST OF THE WEST 80 FEET THEREOF, IN THE SHERIDAN DRIVE SUBDIVISION BEING SUBDIVISION OF THE NORTH 3/4 OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF THE WEST 1/2 OF THE NORTHWEST 1/4, WHICH LIES NORTH OF THE SOUTH 800 FEET THEREOF AND EAST OF GREEN BAY ROAD, ALL IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 91328738, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

Tax Item #14-17-109-999-1004

Tax Item #14-17-109-024-1004