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Cook County Recorder 43.50



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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

Per # 03-06-400-063-1028
03-06-400-063-1041
Servicer# 591822445
Balloon Loan Modification ("Modification"), made this 22th day of
December, 1998 between William R. Harwood, A Single Person,
borrower, and TCF Bank Illinois, 555 Butterfield Road, Lombard, IL
60148 lender, amends and supplements (1) the Mortgage, Deed of
Trust or Deed to Secure Debt (the "Security Instrument"), dated
January 7, 1994, securing the original principal sum of U.S.
\$92,000.00 and recorded as Document 94095374 on January 25,
1994, in the Office of the County Recorder of Cook County,
Illinois; and (2) the Balloon Note bearing the same date as, and
secured, 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 733 Happfield Drive, Arlington Heights, Illinois 60004, the
real property described being set forth as follows:

UNIT NUMBER 33 "B" RIGHT TOGETHER WITH UNIT NO. 12 IN WESTRIDGE
TOWNHOMES IV CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE
FOLLOWING DESCRIBED REAL ESTATE: PART OF LOTS 1 AND 2 IN
~~WESTRIDGE UNIT 4, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4~~
OF SECTION 6, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD
PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE
DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 89143600
TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON
ELEMENTS IN COOK COUNTY, ILLINOIS.

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):

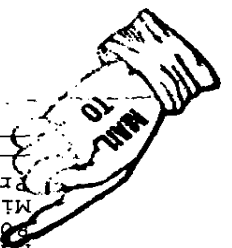
1. The borrower is the owner and occupant of the Property.
2. As of February 1, 1999, the amount payable under the
Note and Security Instrument (the "Unpaid Principal Balance")
is U.S. \$59689.83.
3. The Borrower promises to pay the Unpaid Principal
Balance, plus interest, to the order of the Lender. Interest will
be charged on the Unpaid Principal Balance at yearly rate of
7.125% beginning on the 1st day of February, 1999. The Borrower
promises to make monthly payments of principal and interest of
U.S. \$426.65, 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 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 TCF Mortgage
Corporation, 801 Marquette Avenue, Minneapolis, MN 55402 or at
such a place as the Lender may require.

4. The Borrower will comply with all other covenants,
agreement, and requirements of the Note and the Security
Instrument, including without limitations, the Borrower's

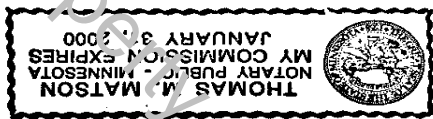
Recorded by
Chicago Abstract, Inc.

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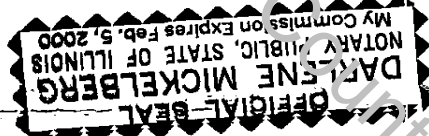
This Instrument Drafted By: TCF Mortgage Corporation
Mail code: 001-04-V
501 Marquette Avenue S
Minneapolis, MN 55402
Prepared By: Felicia Byrd

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



Signature and Seal of Notary Public

The foregoing instrument was acknowledged before me this 21st day of January, 1998, by Paul A. McColley, the Assistant Vice President of TCF Mortgage Corporation, a corporation under the laws of the State of Minnesota, on behalf of said corporation.



Signature and Seal of Notary Public

The foregoing instrument was acknowledged before me this 28th day of Dec 1998, by William R. Harwood, A single person, to me personally known to be the person(s) described in and who executed the foregoing instrument and acknowledged that executed the same as the free act and deed.

STATE OF Ill
COUNTY OF Cook

Borrower - William R. Harwood
Assistant Vice President Paul A. McColley
Witness Kathleen Nystrom
Witness Chris Schuster

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.

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.