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After Recording Return To:  
Neighborhood Lending Services, Inc.  
1279 N Milwaukee - 5th Floor  
Chicago, Illinois 60622

Doc#: 0520144047  
Eugene "Gene" Moore Fee: \$50.00  
Cook County Recorder of Deeds  
Date: 07/20/2005 01:26 PM Pg: 1 of 3

**NOTE AND MORTGAGE MODIFICATION AGREEMENT**

January 31, 2005

Chicago, Illinois  
(City) (State)

Account No.55000002935

4517 W. Wilcox , Chicago, IL 60624

This **NOTE AND MORTGAGE MODIFICATION AGREEMENT** ("this Agreement") is dated **January 31, 2005** and serves to modify: (1) that certain recorded DEFERRED LOAN NOTE dated December 10, 2004 in the original principal amount of **\$7,399.36** ("the Original Note") made by Jackeline Diaz as borrower ("Jackeline Diaz"), payable to the order of and delivered to Neighborhood Lending Services, Inc. ("NLS") as lender; (2) that certain third lien MORTGAGE dated December 10, 2004 granted by Jackeline Diaz as mortgagor to NLS as mortgagee to secure the Original Note and Mortgage filed for record on **July 14, 2005** in the office of the Recorder of Deeds of Cook County, IL (the "Public Office") as Document No. **0519539011** (the "Third Mortgage") The Third Mortgage encumbers the Property legally described in EXHIBIT A attached hereto and made a part hereof, commonly known as 4517 W. Wilcox, Chicago, IL 60624

NLS and Jackeline Diaz have agreed to entirely amend, restate and replace the Original Note by execution and delivery of a new NOTE dated January 31, 2005, made by Jackeline Diaz payable to the order of NLS, in the stated new original principal amount of **\$9,025.63** (the "New Note"). The New Note: (i) changes the date of the obligation from **December 10, 2004 to January 31, 2005** (ii) does not reduce the principal amount owed by Jackeline Diaz; and (iii) does not affect the monthly level payments; but makes no other changes in Jackeline Diaz' obligations to NLS.

Henceforth, all references to the Original Note contained in the Deferred Mortgage and in all of the other documents which evidence and secure the loan formerly evidenced by the Original Note (collectively, the "Other Loan Documents") shall be deemed and construed to be references to the New Note and not as references to the Original Note. Similarly, all references to the Deferred Mortgage contained in the New Note or in the Third Mortgage or in the Other Loan Documents shall henceforth be deemed and construed to be references to the Deferred Mortgage, as amended hereby. All other terms and conditions specified in the Note and Third Mortgage and the Other Loan Documents (including without limitation the final maturity date **Per Paragraph 6(B) of the Note**) are hereby ratified and confirmed and remain unchanged and in full force and effect.

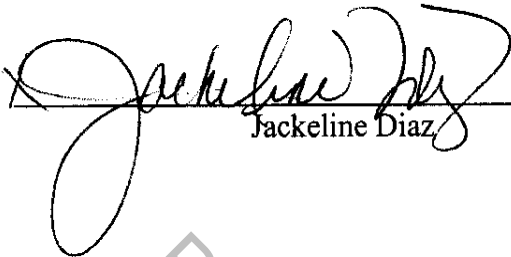
Box 400-CTCC

SB  
1700193467

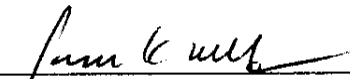
Dr Rose B.

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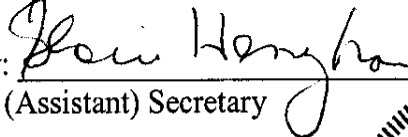
IN WITNESS WHEREOF, Jackeline Diaz and NLS have executed this Agreement as of January 31, 2005.

  
\_\_\_\_\_  
Jackeline Diaz

NEIGHBORHOOD LENDING SERVICE,  
INC., an Illinois not-for-profit corporation

By:   
\_\_\_\_\_  
Its: Associate Director

ATTEST:

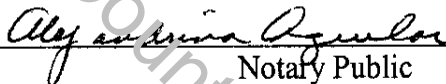
By:   
\_\_\_\_\_  
Its (Assistant) Secretary

(Impress corporate seal here)

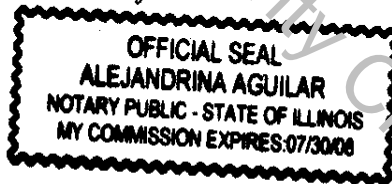


STATE OF ILLINOIS )  
                                  ) ss.  
COUNTY OF COOK )

The foregoing instrument was acknowledged before me this 31st day January, 2005 by Jackeline Diaz

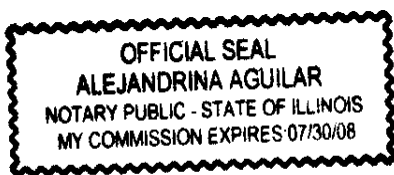
  
\_\_\_\_\_  
Notary Public

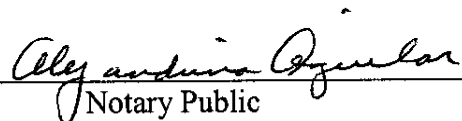
(Impress Official Seal Here)



STATE OF ILLINOIS )  
                                  ) ss.  
COUNTY OF COOK )

The foregoing instrument was acknowledged before me this 31st day January, 2005 by James K. Wheaton, Acting President of Neighborhood Lending Services, Inc., an Illinois not-for-profit corporation, on behalf of the corporation.



  
\_\_\_\_\_  
Notary Public

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## EXHIBIT A – LEGAL DESCRIPTION

(Type in the “legal” or attach the CTIC “Land” exhibit)

**LOT 7 IN BLOCK 6 IN D. S. PLACE'S ADDITION TO CHICAGO, BEING A  
SUBDIVISION OF THE EAST 3/4 OF THE NORTHEAST 1/4 OF SECTION 15,  
TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL  
MERIDIAN IN COOK COUNTY, ILLINOIS.**

**Permanent Tax ID # 16-15-110-008-0000**

**Which has the address of 4517 W. Wilcox Chicago, IL 60624  
("Property Address").**