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Doc#: 1117417010 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/23/2011 09:28 AM Pg: 1 of 8

Return To: Prepared By
DMI Matt Long

Prepared By: DMI
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

9870921

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Loan Number: 1423336203

This Loan Modification Agreement ("Agreement"), made this 5th day of October, 2010, between TERESA MOORE, Borrower

NEIGHBORHOOD LENDING SERV

("Borrower") and

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated October 27, 2008 and recorded in the INST#0831511014 ON 11/10/2008 Records of [Name of Records]

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LOAN MODIFICATION AGREEMENT - Single-Family - Fannie Mae Uniform Instrument -
Providing For Fixed Interest Rate
Amended to include Notary Acknowledgments and other information
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Form 3179 1/01 (rev. 01/09)

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Recording Requested By:
LSI

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COOK COUNTY, IL
 [County and State, or other Jurisdiction]

and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at

8949S MARSHFIELD AVE
 CHICAGO, IL 60620

[Property Address]

the real property described being set forth as follows:
 SEE ATTACHED

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of October 5, 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 59,158.92, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first year at the yearly rate of 4.000 % from October 17, 2010

Borrower promises to make monthly payments of principal and interest in the amount of U.S. \$ 282.43, beginning on the 17th day of November, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

The yearly rate of 4.000 % will remain in effect until principal and interest is paid in full.

If on October 17, 2040 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

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If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1 of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

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- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK.
SIGNATURE PAGES FOLLOW.

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Teresa Moore October 7, 2010 (Seal)
 TERESA MOORE -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

Property of Cook County Clerk's Office

BORROWER ACKNOWLEDGMENT

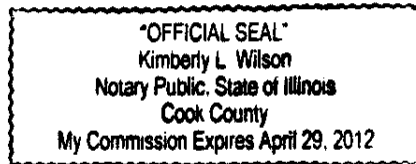
State of Illinois
 County of Cook

This instrument was acknowledged before me on
 TERESA MOORE

October 7, 2010

by

My commission expires: 4/29/2012
Kimberly L. Wilson
 Notary Public



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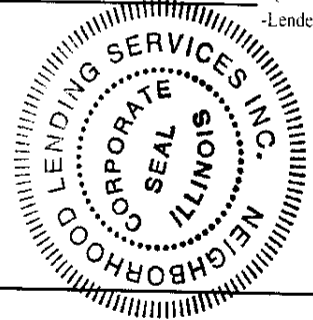
NEIGHBORHOOD LENDING SERV

Lender

3/28/2011

Date

(Seal)
-Lender



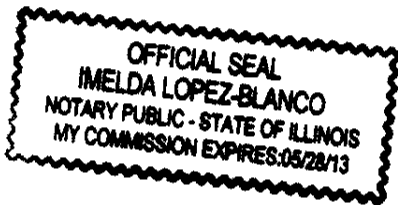
By: Robin Coffey
Its: Asst. Deputy Director

LENDER ACKNOWLEDGMENT

State of Illinois)
County of Cook)

This instrument was acknowledged before me on 28th March, 2011 by Imelda Lopez-Blanco - (name of notary), a Notary Public in and for said state as attorney-in-fact for personally appeared Robin Coffey, Assist. Deputy Director, for NEIGHBORHOOD LENDING SERV

known to me to be the person who executed the within instrument on behalf of said entity, and acknowledged to me that he/she/they executed the same for the purpose therein stated.



Imelda Lopez-Blanco

Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 05/28/2013

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Loan # : 1423336187

Exhibit A

LEGAL DESCRIPTION

The following described property:

In Cook County, Illinois:

The South Eighteen (18) feet of Lot Twenty-Two (22) and Lot Twenty-Three (23) (except the South Twelve (12) feet thereof) in Dewey's Beverly Hills, being a Subdivision of Blocks One (1) and Two (2) in South Half (1/2) of that part East of Columbus Chicago and Indiana Central Railroad of Section 6, Township 37 North, Range 14, East of the Third Principal Meridian in Cook County, Illinois.

Assessor's Parcel No: 25062170140000

Property of Cook County Clerk's Office

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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Return to
L&L North Recording
5634 Dudson Blvd
Mc Clellan IL
45852

Report Mortgage Fraud

800-532-8785

9870921

The property identified as: **PIN:** 25-06-217-014-0000

Address:

Street: 8949 SOUTH MARSHFIELD AVENUE

Street line 2:

City: CHICAGO

State: IL

ZIP Code: 60620

Lender: NEIGHBORHOOD LENDING SERV

Borrower: TERESA MOORE

Loan / Mortgage Amount: \$59,158.92

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: CD3C69AE-1B50-4CB6-9A4F-DA214B03592D

Execution date: 10/05/2010