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Doc#: 1117417027 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/23/2011 01:51 PM Pg: 1 of 4

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
2305 Ridge Road, Suite 106
Rockwall, Texas 75087

Prepared By:
RUTH RUHL, P.C.
2305 Ridge Road, Suite 106
Rockwall, TX 75087

Loan No.: 1423335239

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective February 1st, 2011, between
Julia A. Melo, unmarried woman
Neighborhood Lending Services

("Borrower/Grantor") and

("Lender/Grantee"),

whose address is 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047
and amends and supplements (1) the Note (the "Note") made by the Borrower, dated May 21st, 2008, in the
original principal sum of U.S. \$ 256,000.00, and (2) the Mortgage, Deed of Trust or Security Deed (the
"Security Instrument"), recorded on June 2nd, 2008, in Book/Liber N/A, Page N/A,
Instrument No. 0815435263, Official Records of Cook County, Illinois.
The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and
personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"),
which is located at 2054 N Laporte Ave, Chicago, Illinois 60639

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That real property is described as follows:

SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS:

LOT 1 AND 2 IN BLOCK 20 IN CHICAGO LAND INVESTMENT COMPANY SUBDIVISION OF (EXCEPT THE NORTH 10 CHAINS) LOT 1 OF COUNTY CLERKS DIVISION OF THE EAST 3/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 13-37-227-015-0000

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower is, is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$ 21,295.61, have been added to the indebtedness under the terms of the Note and Security Instrument. As of February 1st, 2011, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 270,710.57
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.250%, beginning February 1st, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,723.59, beginning on the 1st day of March, 2011 and continuing thereafter on the same day of each succeeding month. If on June 1st, 2038, (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 Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047 or at such place as the Lender may require.

4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and 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.

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.

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[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

Date 3/10/11 _____ Julia A. Melo (Seal)
 _____ --Borrower

Date _____ _____ (Seal)
 _____ --Borrower

Date _____ _____ (Seal)
 _____ --Borrower

Date _____ _____ (Seal)
 _____ --Borrower

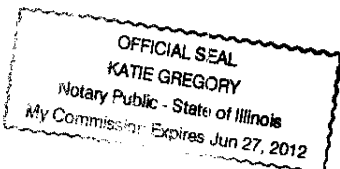
BORROWER ACKNOWLEDGMENT

State of Illinois §
 County of Cook DuPage §
 §

On this 10 day of March 2011, before me,
Katie Gregory [name of notary], a Notary Public in and for said state,
 personally appeared Julia A. Melo

[name of person acknowledged], known to me to be the person who executed the within instrument, and acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)



Katie Gregory
 Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 6/27/12

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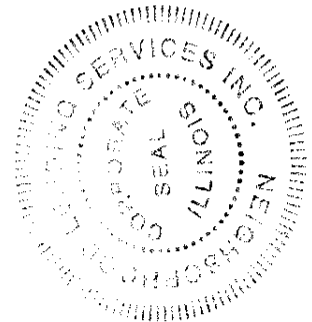
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Loan No.: 1423335239

Neighborhood Lending Services _____ 4/28/11 _____
-Lender -Date

By: Robin Coffey
Robin Coffey
Its: Assistant Deputy Director



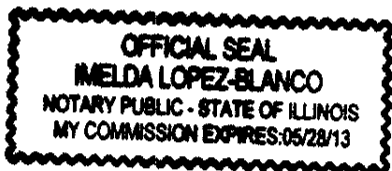
LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 28th day of April, 2011, before me,
Imelda Lopez-Blanco [name of notary], a Notary Public in and for said state,
personally appeared Robin Coffey, Assistant Deputy Director
[name of officer or agent, title of officer or agent] of Neighborhood Lending Services

[name of entity]
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.

(Seal)



[Signature]
Imelda Lopez-Blanco
Type or Print Name of Notary
Notary Public, State of Illinois
My Commission Expires: 5/28/13