



Doc#: 1126903037 Fee: \$46.25  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 09/26/2011 02:37 PM Pg: 1 of 5

After Recording Return To:  
RUTH RUHL, P.C.  
2801 Woodside Street  
Dallas, TX 75204

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

Loan No.: 1423336187

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement ("Modification"), is effective July 1st, 2011, between  
Teresa Moore, unmarried ("Borrower/Grantor") and  
Neighborhood Lending Services, Inc. ("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 October 27<sup>th</sup>, 2008, in the  
original principal sum of U.S. \$ 167,300.00, and (2) the Mortgage, Deed of Trust or Security Deed (the  
"Security Instrument"), recorded on November 10th, 2008, in Book/Liber N/A, Page N/A,  
Instrument No. 0831511014, 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 8949 South Marshfield, Chicago, Illinois 60620

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Loan No.: 1423336187

That real property is described as follows:

SITUATED 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

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 \$ 8,642.36, have been added to the indebtedness under the terms of the Note and Security Instrument. As of July 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. \$ 195,041.06.

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 4.000%, beginning July 1st, 2011. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 905.94, beginning on the 1st day of August, 2011 and continuing thereafter on the same day of each succeeding month. If on October 1st, 2040, (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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Loan No.: 1423336187

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

Date 6/30/11 Teresa Moore (Seal) -Borrower

Date \_\_\_\_\_ (Seal) -Borrower

Date \_\_\_\_\_ (Seal) -Borrower

Date \_\_\_\_\_ (Seal) -Borrower

### BORROWER ACKNOWLEDGMENT

State of Illinois §  
County of Cook §

On this day of June 30th 2011, before me,  
Leigh Tillotson [name of notary], a Notary Public in and for said state,  
personally appeared Teresa Moore

[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)



Leigh Tillotson  
Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: Feb 29, 2012

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Loan No.: 1423336187

Neighborhood Lending Services, Inc. \_\_\_\_\_  
-Lender

8/3/11 \_\_\_\_\_  
-Date

By: Robin Coffey  
Robin Coffey

Its: Assistant Deputy Director



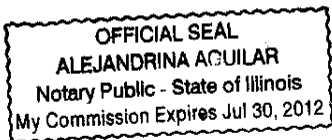
### LENDER ACKNOWLEDGMENT

State of Illinois §  
County of Cook §

On this 3rd day of August, 2011, before me, Alejandrina Aguilar [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, Inc.

[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)



Alejandrina Aguilar  
Alejandrina Aguilar  
Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: July 30, 2012

# UNOFFICIAL COPY

Loan No.: 1423336187

## BALLOON ADDENDUM

THIS ADDENDUM is made this 1st day of July, 2011, and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date, given by the undersigned (the "Borrower") which modifies Borrower's Note and Security Instrument to Neighborhood Lending Services, Inc.

(the "Lender")

and covers the Property located at:

8949 South Marshfield, Chicago, Illinois 60620  
[Property Address]

In addition to the agreements made in the Loan Modification Agreement, Borrower and Lender further agree as follows:

**"THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR CONVERTED TO A MARKET LEVEL FIXED RATE OVER THE EXTENDED REMAINING TERM. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER."**

By signing below, Borrower accepts and agrees to the terms and covenants contained herein.

Neighborhood Lending Services, Inc. \_\_\_\_\_ (Seal)  
-Lender

*Teresa Moore* 6/30/11 \_\_\_\_\_ (Seal)  
Teresa Moore -Borrower

\_\_\_\_\_ (Seal)  
-Borrower

By: *Robin Coffey* \_\_\_\_\_ (Seal)  
Robin Coffey -Borrower

Its: *Assistant Deputy Director* \_\_\_\_\_ (Seal)  
-Borrower