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Loan # 1-066085-1

Doc#: 1127903070 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/06/2011 02:06 PM Pg: 1 of 4

RECORDING REQUESTED BY:

Illinois Service Federal
Savings and Loan
Association
4619 South King Drive
Chicago, IL 60653

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is made as of this 28th day of September between Beverly A. Love and Eugene Love, (hereinafter the "Borrower") and Illinois Service Federal Savings and Loan Association (hereinafter the "Lender") and amends and supplements the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated July 29, 2003, in the amount of \$35,000.00 Dollars which was recorded in the Office of the Recorder of Deeds of Cook County, Illinois on August 4, 2003 as document number 0321645098 and (2) the Promissory Note (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 in the 'Property', located at 8012 S. Essex, Unit 3N Chicago, Illinois and which is legally described as follows:

The North 4 67/96 feet of Lots 60, Lots 61 and 62 and the South 15 and 29/96 feet of Lot 63 in Subdivision of 17.117 Acres, Lying South of Baltimore and Ohio Railroad in Section 31, Township 38 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois,

Property Address: 8012 S. Essex, Unit 3N, Chicago, Illinois 60617

P.I.N: 21-31-109-056-1003

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (not withstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower agrees that as of September 28, 2011 the amount payable under the Note or Security Instrument is U.S. \$10,800.26.

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 at the yearly rate of 4.625%, from September 28, 2011.

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Borrower promises to make monthly payments of principal and interest of U.S. \$512.97, beginning on the 1st day of November, 2011, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.625% will remain in effect until principal and interest are paid in full. If on August 1, 2013 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this agreement, Borrower will pay these amount in full on the Maturity Date.

3. The Borrower will make such payment at 4619 South King Drive, Chicago, IL 60653 or at such place as the Lender may require.

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

5. The Borrower also will comply with all other covenants, agreements, and requirement of the 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; however, if the original Note or Security Instrument was an Adjustable Rate, the following terms and provisions are cancelled, null and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the original Note and Security Instrument (if any) providing for, implementing, or relating to, any adjustment, in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider or other security instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the original Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

6. 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. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by same.

In Witness Whereof the Borrower and the Lender have executed this Loan Modification Agreement as of the date first above written.

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Borrower:

Lender:

Beverly A. Love

Illinois Service Federal Savings and Loan Association

Beverly A. Love

By: *William L. ...*

Its: *Chief Lending Officer*

Borrower:

Eugene Love

Eugene Love

Borrower Notary

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, *the Undersigned* a Notary Public, in and for said County, in the State aforesaid, do hereby certify that *Beverly A. Love & Eugene Love* who are personally known to me to be the same persons whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

Witness my hand and official seal.

[Signature]
NOTARY PUBLIC



