



Doc#: 1132103016 Fee: \$46.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/17/2011 11:57 AM Pg: 1 of 5

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

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

Loan No.: 1423327384

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective May 17th, 2011, between James E. Quinn, married to Nicole D. Hartley ("Borrower/Grantor") and Neighborhood Lending Services ("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 July 29th 2005, in the original principal sum of U.S. \$ 33,924.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on August 19th, 2005, in Book/Liber N/A, Page N/A, Instrument No. 0523133012, 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 443 W 126TH PL, Chicago, Illinois 60628

S 4
P 5
S N
M N
PC 4
L 4
H 4

UNOFFICIAL COPY

Loan No.: 1423327384

That real property is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

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 \$ 7,685.68 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of May 17th, 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. \$38,826.26

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 5.720 % , beginning May 17th, 2011 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 321.79 , beginning on the 17th day of June, 2011 and continuing thereafter on the same day of each succeeding month. If on May 17th, 2026 , (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.

UNOFFICIAL COPY

Loan No.: 1423327384

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

6-23-11
Date

James E. Quinn (Seal)
James E. Quinn -Borrower

6-23-11
Date

Nicole D. Hartley (Seal)
Nicole D. Hartley -Borrower

Date

-Borrower

Date

-Borrower

BORROWER ACKNOWLEDGMENT

State of Illinois
County of Cook

On this 23rd day of June, 2011, before me,
Tara Leverette [name of notary], a Notary Public in and for said state, IL
personally appeared James E. Quinn and Nicole D. Hartley

[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)

Tara Leverette
Tara Leverette



Type or Print Name of Notary
Notary Public, State of ILLINOIS
My Commission Expires: 02-04-2013

UNOFFICIAL COPY

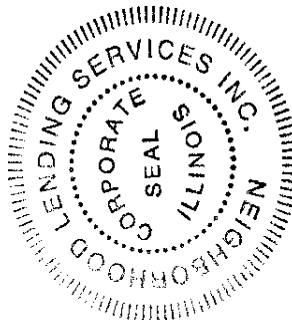
Loan No.: 1423327384

Neighborhood Lending Services _____
-Lender

9/23/11

-Date

By: Robin Coffey
Robin Coffey
Its: Assistant Deputy Director



LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 23rd day of September, 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

[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)

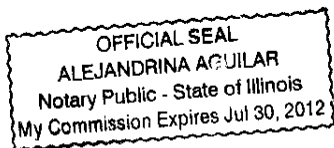
Alejandrina Aguilar

Alejandrina Aguilar

Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: Jul. 30, 2012



UNOFFICIAL COPY

Loan # : 1423327285

Exhibit A

LEGAL DESCRIPTION

The following described property:

Situated in the County of Cook and State of Illinois known and described as follows, to wit:

Lot 3 in Block 6 in Frank R. Ives Re-Subdivision of Lots 15, 16, 17 and 18 in Andrew's Subdivision of the East 1/2 of the South West 1/4 and of the Southeast fractional 1/4 of Section 28, Township 37 North, Range 14, North of the Indian boundary line East of the Third Principal Meridian, in Cook County, Illinois.

Assessor's Parcel No: 25283320070000

Property of Cook County Clerk's Office