



Doc#: 1215810073 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/06/2012 12:54 PM Pg: 1 of 5

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

Prepared By:
RUTH RUHL, P.C.
2801 Woodside Street
Dallas, TX 75204

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Loan No.: 1423333911

LOAN MODIFICATION AGREEMENT
(Providing for Step Interest Rate)

This Loan Modification Agreement ("Agreement"), effective this 1st day of April, 2012, between Natasha L. Tribble and Gregory L. Johnson, wife and husband ("Borrower/Grantor")

and Neighborhood Lending Services

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated February 29th, 2008 and recorded in Book/Liber N/A, Page N/A, Instrument No. 0806742118, of the Official Records of Cook County, Illinois, 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 8145 South Houston, Chicago, Illinois 60617

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the real property described being set forth as follows:

LOT 25 EXCEPT THE SOUTH 7.50 FEET THEREOF AND THE SOUTH 15 FEET OF LOT 26 IN RUSSELL SQUARE SUBDIVISION OF LOTS 1 TO 48 INCLUSIVE AND VACATED ALLEY ALL IN BLOCK 3, VACATED STREET FORMERLY KNOWN AS HOUSTON AVENUE LYING BETWEEN 81ST AND 82ND STREETS AND THE SOUTH 77 FEET OF LOTS 25 TO 48 INCLUSIVE IN BLOCK 4 IN A B MEEKER'S ADDITION TO HYDE PARK, A SUBDIVISION OF THE SOUTHEAST 1/4 EXCEPT THE WEST 25 FEET OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

APN: 21-31-222-051-0000

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 April 1st, 2012 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$102,654.99, 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 three years at the yearly rate of 2.000% from April 1st, 2012, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. \$423.25, beginning on the 1st day of May, 2012. During the fourth year, interest will be charged at the yearly rate of 3.000% from April 1st, 2015, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$469.60, beginning on the 1st day of May, 2015. During the fifth year, interest will be charged at the yearly rate of 4.000% from April 1st, 2016, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$516.85, beginning on the 1st day of May, 2016. During the sixth year and continuing thereafter until the Maturity Date (as hereinafter defined), interest will be charged at the yearly rate of 5.000% from April 1st, 2017, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$564.69, beginning on the 1st day of May, 2017 and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1st, 2038, (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

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Loan No.: 1423333911

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.

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, the 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 specified date 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 charge 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.

(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.

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Loan No.: 1423333911

4-11-12
Date

Natasha L. Tribble (Seal)
Natasha L. Tribble -Borrower

04/11/12
Date

Gregory L. Johnson (Seal)
Gregory L. Johnson -Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

State of Illinois

County of Cook

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On this 11th day of April, 2012, before me,
personally appeared Michelle Lee [name of notary], a Notary Public in and for said state,
Natasha L. Tribble and Gregory L. Johnson

[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)



Michelle Lee
Michelle Lee
Type or Print Name of Notary

Notary Public, State of ILLINOIS

My Commission Expires: 9/27/15

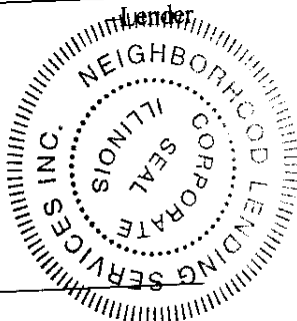
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Loan No.: 1423333911

Neighborhood Lending Services

4/26/12

-Date



By: Robin Coffey
Robin Coffey

Its: Assistant Deputy Director

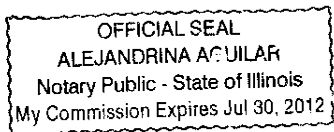
LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 26th day of April, 2012, 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: July 30, 2012