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Doc#: 1225017038 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/08/2012 02:59 PM Pg: 1 of 4

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

Loan No.: 1423337177

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective April 1st, 2012, between
Laura O. Melendez, 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 March 6th, 2008, in the
original principal sum of U.S. \$ 181,390.00, and (2) the Mortgage, Deed of Trust or Security Deed (the
"Security Instrument"), recorded on March 19th, 2008, in Book/Liber N/A, Page N/A,
Instrument No. 0807942014, 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 1918 South Drake, Chicago, Illinois 60623

S Y
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That real property is described as follows:

LOT 76 EXCEPT THE RIGHT OF WAY OF THE METROPOLITAN WEST SIDE ELEVATED RAILROAD IN BLOCK 2 IN RACE AND PEARSONS SUBDIVISION OF THE WEST 15 ACRES OF THAT PART OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 23 TOWNSHIP 39 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING SOUTH OF OGDEN AVENUE IN COOK COUNTY ILLINOIS.

APN: 16-23-415-030-0000

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 \$ 4,734.03 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of April 1st, 2012 , 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. \$ 175,206.45
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 April 1st, 2012 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 904.15 , beginning on the 1st day of May, 2012 and continuing thereafter on the same day of each succeeding month. If on April 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].

05/16/2012
Date

Laura O. Melendez 05/16/2012 (Seal)
Laura O. Melendez -Borrower

Date

_____(Seal)
-Borrower

Date

_____(Seal)
-Borrower

Date

_____(Seal)
-Borrower

Property of Cook County Clerk's Office

BORROWER ACKNOWLEDGMENT

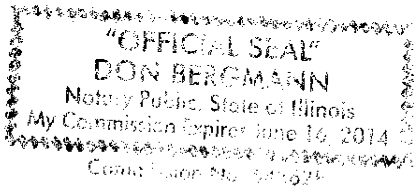
State of Illinois
County of Cook

On this 16th day of MAY 2012
Don Bergmann
personally appeared Laura O. Melendez

before me, Don BERGMANN
, a Notary Public in and for said state,

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)



Don Berg
Notary Signature
DON BERGMANN
Type or Print Name of Notary
Notary Public, State of ILLINOIS
My Commission Expires: JUNE 16, 2014

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Loan No.: 1423337177

Neighborhood Lending Services, Inc.
-Lender

6/26/12
-Date

By: Robin Coffey
Robin Coffey
Its: Assistant Deputy Director

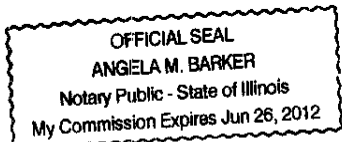
LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 26 day of JUNE, 2012, before me,
ANGELA M. BARKER, a Notary Public in and for said state,
personally appeared
of Neighborhood Lending Services, Inc.

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)



Angela M Barker
Notary Signature
ANGELA M BARKER
Type or Print Name of Notary

Notary Public, State of ILL
My Commission Expires: 6/26/12