

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.: 1423339538

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective October 17th, 2013, between Carlos Barcenas-Herrera, unmarried and Maribel Ortiz-Cortez Barcenas*, whose address is 5015 S Karlov, Chicago, Illinois 60632 ("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 14th, 2008, in the original principal sum of U.S. \$ 30,400.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on October 24th, 2008, in Book/Liber N/A, Page N/A, Instrument No. 0829811233, 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 5015 S Karlov, Chicago, Illinois 60632

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That real property is described as follows:

LOT 15 IN BLOCK 15 IN WILLIAMS A BOND AND COMPANY'S ARCHER HOME ADDITION BEING A RESUBDIVISION OF BLOCK 1 TO 16 INCLUSIVE IN WILLIAM A BONDS SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 10 TOWNSHIP 38 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.

PIN: 19-10-230-006-0000

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 \$ 2,065.30 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of October 17th, 2013 , 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. \$ 26,188.09
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 October 17th, 2013 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 261.61 , beginning on the 17th day of November, 2013 and continuing thereafter on the same day of each succeeding month. If on December 17th, 2023 , (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 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60044

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].

10-25/2013
Date

[Signature] (Seal)
Carlos Barcenas-Herrera -Borrower

10-25-2013
Date

[Signature] (Seal)
Maribel Ortiz-Cortes Barcenas*, signing -Borrower
solely to acknowledge this Agreement, but not
to incur any personal liability for the debt

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

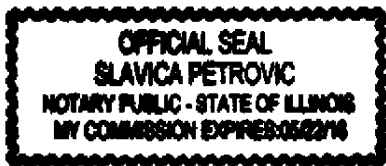
State of Illinois §
 §
County of Cook §

On this 25th day of OCTOBER, 2013, before me,
SLAVICA PETROVIC, a Notary Public in and for said state,
personally appeared Carlos Barcenas-Herrera and Maribel Ortiz-Cortes Barcenas*

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)

S. Petrovic
Notary Signature
SLAVICA PETROVIC
Type or Print Name of Notary
Notary Public, State of ILLINOIS
My Commission Expires: 5/22/16



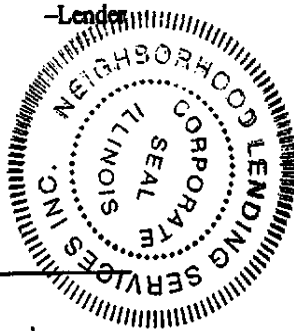
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Loan No.: 1423339538

Neighborhood Lending Services, Inc.

11/27/13

-Date



By: Robin Coffey
Robin Coffey

Its: Assistant Secretary

LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 27th day of November, 2013, before me,
Alejandrina Terrones-Aguilar, a Notary Public in and for said state,
personally appeared Robin Coffey, Assistant, Secretary
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)



Alejandrina Terrones-Aguilar
Notary Signature
Alejandrina Terrones-Aguilar

Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 08/07/2016

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SAME NAME ADDENDUM

THIS ADDENDUM is made this 17th day of October, 2013, and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date, given by Carlos Barcenas-Herrera (the "Borrower") which modifies Borrower's Note and Security Instrument to Neighborhood Lending Services, Inc.

(the "Lender")

and covers the Property located at:

5015 S Karlov, Chicago, Illinois 60632
[Property Address]

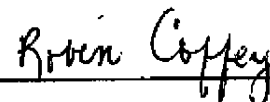
In addition to the agreements made in the Loan Modification Agreement, Borrower and Lender further agree as follows:

1. Borrower is the same person named in the Note, the Security Instrument, and the Loan Modification Agreement.
2. Borrower is one and the same person as: Carlos Barcenas-Herrera
3. The signature below is Borrower's true and exact signature for execution of the Loan Modification Agreement.
4. Borrower understands that this statement is given as a material inducement to cause Lender to make the Loan Modification Agreement to Borrower and that any false statement, misrepresentations or material omissions may result in civil and criminal penalties.

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

Neighborhood Lending Services, Inc. _____ (Seal)
-Lender

 _____ (Seal)
Carlos Barcenas-Herrera -Borrower

By:  _____ Robin Coffey

Its: Assistant Secretary