

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Prepared By:
RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, TX 75251

Loan No.: 1423321791

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective April 24th, 2014, between John L. Worthy, Jr, unmarried, whose address is 2723 W Washington Blvd, Chicago, Illinois 60612 ("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 September 9th, 2003, in the original principal sum of U.S. \$ 127,000.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on October 29th, 2003, in Book/Liber N/A, Page N/A, Instrument No. 0330233158, 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 268 N Hamlin, Chicago, Illinois 60624

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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 \$ 2,135.40 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of April 1st, 2014 , 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. \$ 107,758.35
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 4.280 % , beginning April 1st, 2014 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 585.58 , beginning on the 1st day of May, 2014 and continuing thereafter on the same day of each succeeding month. If on October 1st, 2032 , (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 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].

5-1-14 _____ John L. Worthy, Jr 5/1/14 (Seal)
 Date _____ John L. Worthy, Jr -Borrower

_____ (Seal)
 Date _____ -Borrower

_____ (Seal)
 Date _____ -Borrower

_____ (Seal)
 Date _____ -Borrower

BORROWER ACKNOWLEDGMENT

State of Illinois §
 County of Cook §

On this 13th day of May, 2014, before me,
Monica Munoz, a Notary Public in and for said state,
 personally appeared John L. Worthy, Jr

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)

Monica Munoz
 Notary Signature
Monica Munoz
 Type or Print Name of Notary
 Notary Public, State of ILLINOIS
 My Commission Expires: Sep 19, 2017



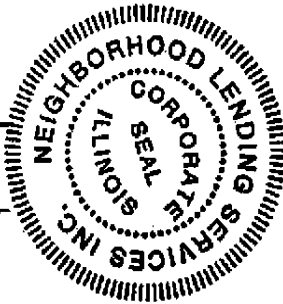
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Loan No.: 1423321791

Neighborhood Lending Services, Inc. _____
-Lender

May 22, 2014 _____
-Date

By: Robin Coffey
Robin Coffey
Its: Assistant Secretary



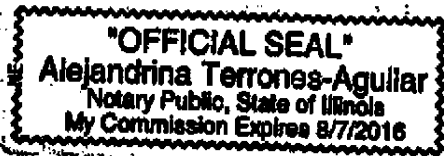
LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 22nd day of May, 2014, 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: August 7, 2016

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BALLOON ADDENDUM

THIS ADDENDUM is made this 24th day of April, 2014, and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date, given by the undersigned (the "Borrower") which modifies Borrower's Note and Security Instrument to Neighborhood Lending Services, Inc.

(the "Lender")

and covers the Property located at:

268 N Hamlin, Chicago, Illinois 60624
[Property Address]

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

"THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR CONVERTED TO A MARKET LEVEL FIXED RATE OVER THE EXTENDED REMAINING TERM. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER."

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

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

John L. Worony, Jr. _____ (Seal)
John L. Worony, Jr -Borrower

_____ (Seal)
-Borrower

By: *Robin Coffey* _____
Robin Coffey

_____ (Seal)
-Borrower

Its: *Assistant Secretary* _____

_____ (Seal)
-Borrower

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EXHIBIT A

The North 35 feet of the South 288.72 feet of Lots 1 and 2 (except those parts thereof deeded to the City of Chicago for Streets and Alley purposes) in Curtis and Ruryan's Subdivision of the East 5 acres of the West 1/2 of the Southwest 1/4 of Section 11, Township 39 North, Range 13 East of the Third Principal Meridian, Lying South of Lake Street; Lying South of a line drawn from a point on the East Line of the West 12 feet of said Lots 1 and 2, 290.06 feet North of the South Line of said Lot 2, to a point in the West Line of the East 29.25 feet of said Lot 1 and 2, 290.53 feet North of South Line of said Lot 2, being in the City of Chicago in Cook County, Illinois.

Parcel Number: 16-11-306-037-0000/16-11-306-048-0000

Property of Cook County Clerk's Office