

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.: 1423338274

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective June 2nd, 2014, between Minette R. Robinson, unmarried woman, whose address is 8006 S. Cole Avenue, Chicago, Illinois 60617 ("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 October 31st, 2008, in the original principal sum of U.S. \$ 254,400.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on November 10th, 2008, in Book/Liber N/A, Page N/A, Instrument No. 0831533009, 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 8006 S. Cole Avenue, Chicago, Illinois 60617

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That real property is described as follows:

**LOTS 3 AND 4 IN BLOCK 3 IN C.L. HAMMOND'S RESUBDIVISION OF THE SOUTH 1/2 (EXCEPT THE WEST 25 FEET THEREOF) OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN.
APN: 21-31-213-024-0000**

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 premium 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 \$ 18,227.52 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of June 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. \$258,642.67
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 June 1st, 2014 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,234.80 , beginning on the 1st day of July, 2014 and continuing thereafter on the same day of each succeeding month. If on June 1st, 2044 , (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 600643

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].

7/14/2014 _____ (Seal)
 Date Minette R. Robinson -Borrower

 Date _____ (Seal)
 -Borrower

 Date _____ (Seal)
 -Borrower

 Date _____ (Seal)
 -Borrower

BORROWER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 14TH day of JULY, 2014, before me,
personally appeared PETER LEWIS, a Notary Public in and for said state,
Minette R. Robinson

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)



Peter Lewis
 Notary Signature
PETER LEWIS
 Type or Print Name of Notary
 Notary Public, State of ILLINOIS
 My Commission Expires: 8/13/15

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Loan No.: 1423338274

Neighborhood Lending Services

-Lender

7/18/14

-Date

By: Robin Coffey
Robin Coffey
Its: Assistant Secretary



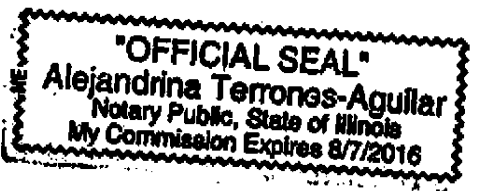
LENDER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 18th day of July, 2014, before me,
Alejandrina Terrones-Aguilar Notary Public in and for said state,
personally appeared Robin Coffey Assistant Secretary
of Neighborhood Lending Services

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