

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.: 1423337177

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective July 9th, 2014, between Laura O. Melendez, unmarried, whose address is 1918 South Drake, Chicago, Illinois 60623 ("Borrower/Grantor") and Neighborhood Lending Services, Inc.

whose address is 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047 ("Lender/Grantee"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated March 5th, 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, which was modified by Loan Modification Agreement recorded September 6th, 2012 in Instrument No. 1225017038, Official Records of Cook County, Illinois. The Security Instrument, which was entered into as security for the performance of the Note, encumbered 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.

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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 PEARSON'S SUBDIVISION OF THE WEST 15 ACRES OF THAT PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, 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 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 \$ 1,404.38 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of July 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. \$ 167,211.70 .
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 July 1st, 2014 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 909.78 , beginning on the 1st day of August, 2014 , and continuing thereafter on the same day of each succeeding month. If on April 1st, 2036 , (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].

7-20-14
Date

Laura O. Melendez (Seal)
-Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

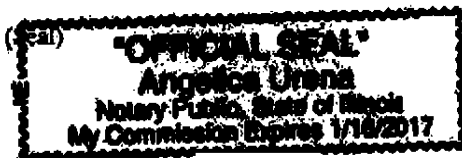
BORROWER ACKNOWLEDGMENT

State of Illinois §
County of Cook §

On this 20th day of July, 2014
Angelica Urena
personally appeared Laura O. Melendez

, before me,
, 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.



Angelica Urena
Notary Signature
Angelica Urena
Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: 1/16/2017

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Loan No.: 1423337177

Neighborhood Lending Services, Inc.

-Lender

8/8/14

-Date

By: Robin Coffey

Robin Coffey

Its: Assistant Secretary

LENDER ACKNOWLEDGMENT

State of Illinois §County of Cook §

On this 8th day of August, 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 IllinoisMy Commission Expires: August 7, 2016