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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/12/2015 10:04 AM Pg: 1 of 4

After Recording Return To:

RUTH RUHL, P.C.
ATTORNEY AT LAW
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Prepared By:

RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

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Loan No.: 0002414837

LOAN MODIFICATION AGREEMENT
(Providing for Adjustable Interest Rate)

This Loan Modification Agreement ("Agreement"), effective this 16th day of June, 2015, between Jennie J. Waters, a single person, whose address is 2313 S. 11th Avenue, Broadview, Illinois 60155 ("Borrower/Grantor") and Lutheran Church Extension Fund by Loancare, a Division of FNF Servicing, Inc., N/A, Loancare, LLC, as Agent under Limited POA, whose address is 3637 Sentara Way, Virginia Beach, Virginia 23452 ("Lender/Grantee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated December 16th, 2005 and recorded in Book/Liber N/A, Page N/A, Instrument No. N/A, of the Official Records of Cook County, Illinois, and (2) the adjustable rate note (the "Note"), bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at 2313 S. 11th Avenue, Broadview, Illinois 60155

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the real property described being set forth as follows:

THE NORTH 50 FEET OF THE SOUTH 150 FEET OF LOT 52 IN BROADVIEW A SUBDIVISION IN SECTION 22, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

APN: 15-22-214-004-0000

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of July 1st, 2015, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 135,889.04, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 2.500%, from June 1st, 2015. The interest rate Borrower will pay may change in accordance with the terms of the Note. Borrower promises to make monthly payments of principal and interest of U.S. \$ 537.32, beginning on the 1st day of July, 2015. The amount of Borrower's monthly payments may change in accordance with the terms of the Note. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the 1st day of June, 2045, which is the present or extended Maturity Date.

3. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

4. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

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(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Date September 3, 2015 _____ (Seal)
 Jennie J. Waters _____ -Borrower

 _____ (Seal)
 _____ -Borrower

 _____ (Seal)
 _____ -Borrower

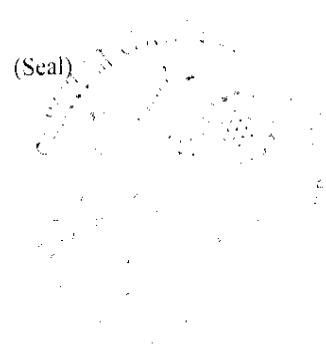
 _____ (Seal)
 _____ -Borrower

BORROWER ACKNOWLEDGMENT

Republic of Turkey)
 Province of Ankara)
 City of Ankara)
 Embassy of the United States of America)
 State of Illinois §
 County of Cook §

On this 03 day of September 2015, before me,
Sheila Anne-Ebert [name of notary], a Notary Public in and for said state,
 personally appeared Jennie J. Waters

[name of person acknowledged], 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) _____
 Notary Signature
Sheila Anne-Ebert
 Type or Print Name of _____
Sheila - Anne Ebert
 Vice - Consul
 Notary Public, State of Ankara-Turkey
 My Commission Expires: INDEFINITELY

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Loan No.: 0002414837

Lutheran Church Extension Fund by
Loancare, a Division of FNF Servicing, -Lender
Inc., NKA Loancare, LLC, as Agent
under Limited POA

9/11/15

-Date

By: 
PATRICK WHITE
Its: ASSISTANT SECRETARY

LENDER ACKNOWLEDGMENT

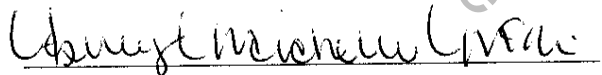
State of Virginia §
County of Virginia Beach §

On this 11 day of September 2015, before me,
Ashley Michelle McNair [name of notary], a Notary Public in and for said state,
personally appeared PATRICK WHITE ASSISTANT SECRETARY
[name of officer or agent, title of officer or agent] of Lutheran Church Extension Fund by Loancare, a Division of
FNF Servicing, Inc., NKA Loancare, LLC, as Agent under Limited POA

[name of entity]
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)

Ashley Michelle McNair
NOTARY PUBLIC
REG. #7633739
COMMONWEALTH OF VIRGINIA
MY COMMISSION EXPIRES AUG. 31, 2019


Notary Signature
Ashley Michelle McNair
Type or Print Name of Notary
Notary Public, State of VA
My Commission Expires: August 31, 2019