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This Document prepared by
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Liberty Bank for Savings
7111 W Foster Avenue
Chicago, IL 60656



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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/14/2015 12:00 PM Pg: 1 of 4

Loan No. 10-21321333

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LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 13th day of November, 2015, between ELIAS LARA and EVA LARA, husband and wife ("Borrower") and LIBERTY BANK FOR SAVINGS ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated May 25, 2004 and recorded on May 28, 2004 in the Recorders office of Cook County, Illinois as document No. 0414947139 and (2) 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 3549 W Belmont Ave., Chicago, Illinois 60618, the real property described being set forth as follows:

Lot 6 in block 4 in S. E. Gross Second Unter Der Linden Addition to Chicago a Subdivision of Blocks 3 and 4 of Brand's Subdivision of the Northeast ¼ of Section 26, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN NO. 13-26-200-005-0000

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 November 1, 2015, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$164,953.28**, 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 **4%**, from October 1, 2015. Borrower promises to make monthly payments of principal and interest of U.S. **\$689.40**,

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beginning on the **First (1st) day of November, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4%** will remain in effect until principal and interest are paid in full. If on October 1, 2055 (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.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Borrower understands and agrees that:

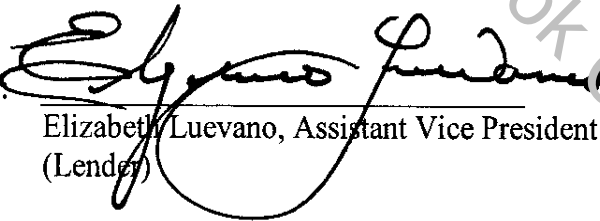
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations,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

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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.

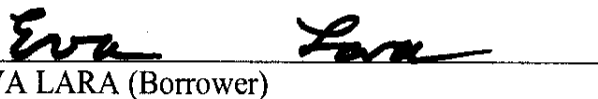
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, 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 insure to the heirs, executors, administrators, and assigns of the Borrower.

LIBERTY BANK FOR SAVINGS

By: 
 Elizabeth Luevano, Assistant Vice President
 (Lender)

Date: 11-13-15


 ELIAS LARA (Borrower)


 EVA LARA (Borrower)

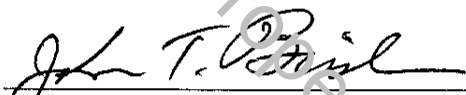
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ACKNOWLEDGEMENT

STATE OF ILLINOIS:

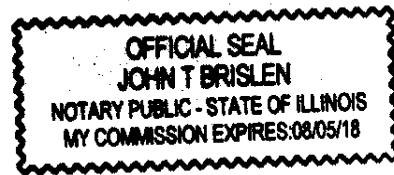
COUNTY OF DuPage

This instrument was acknowledged before me on November 13, 2015 by Elias Lara and Eva Lara.



Notary Public

My Commission expires: August 5, 2015



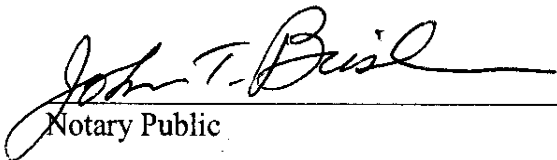
ACKNOWLEDGEMENT

STATE OF ILLINOIS

COUNTY OF DUPAGE

The undersigned a Notary Public in and for said county and state, do hereby certify that Elizabeth Luevano, Assistant Vice President of Liberty Bank for Savings, personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that she signed and delivered said instrument as her free and voluntary act for the purposes set forth.

Given my hand and official seal, this 13th day of November, 2015


Notary Public

My commission expires: August 5, 2015

