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Doc#: 1715147024 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/31/2017 09:20 AM Pg: 1 of 5

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.: 1423327632

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is made this April 5th, 2017, between Larry Walton, a single man, whose address is 7337 S Shore Dr Unit 201, Chicago, Illinois 60649

(("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 October 31st, 2005, in the original principal sum of U.S. \$ 17,516.00, and (2) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), recorded on November 22nd, 2005, in Book/Liber N/A, Page 27/A, Instrument No. 0532635267, 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 7337 S Shore Dr Unit 201, Chicago, Illinois 60649

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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 \$ 770.62 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of March 1st, 2017 , 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. \$ 6,591.81 .

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 March 1st, 2017 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 121.40 , beginning on the 1st day of April, 2017 and continuing thereafter on the same day of each succeeding month. If on March 1st, 2022 , (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].

_____ (Seal)
 Date Larry Walton 4/20/17 -Borrower

_____ (Seal)
 Date _____ -Borrower

_____ (Seal)
 Date _____ -Borrower

_____ (Seal)
 Date _____ -Borrower

BORROWER ACKNOWLEDGMENT

State of IL
 County of Cook
 On this 22nd day of Apr. 1, 2017, before me,
PORTIA L FIELDS, a Notary Public in and for said state,
 personally appeared Larry Walton

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)



Portia L Fields
 Notary Signature
Portia L Fields
 Type or Print Name of Notary
 Notary Public, State of Illinois
 My Commission Expires: Jan 19, 2021

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Loan No.: 1423327632

Neighborhood Lending Services, Inc.
-Lender

4/28/17
-Date

By: Robin Coffey
Printed Name: Robin Coffey
Its: Asst. Secretary

LENDER ACKNOWLEDGMENT

State of IL
County of Cook

On this 28th day of April, 2017, before me,
Elizabeth Coronel, a Notary Public in and for said state,
personally appeared Robin Coffey, Asst. 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)



[Signature]
Notary Signature
Elizabeth Coronel
Type or Print Name of Notary
Notary Public, State of Illinois
My Commission Expires: 02/04/20

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EXHIBIT "A"

UNIT NO. 201 IN LAKE TERRACE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 139, 140, 141, 144 AND 145 IN DIVISION 3 OF THE SOUTH SHORE SUBDIVISION OF THE NORTH FRACTIONAL 1/2 OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, TOGETHER WITH THE RESUBDIVISION OF LOTS 1, 2, 4, 64, 66, 126, 127 AND 128 IN DIVISION 1 OF WESTFALL'S SUBDIVISION OF 208 ACRES BEING THE EAST 1/2 OF THE SOUTHWEST 1/4 AND THE SOUTHEAST FRACTIONAL QUARTER OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 25275623, AND REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 3135646 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

PIN NUMBER: 21-30-114-029-1002

PROPERTY ADDRESS: 7337 South Shore, Unit 201 Chicago, IL 60649.