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Doc# 1734206007 Fee \$50.00

CHSP FEE: \$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 12/08/2017 10:15 AM PG: 1 OF 7

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

[Space Above This Line For Recording Data]

Loan No.: 0022396089
Investor Loan No.: 0109085124
MERS No.: 1001098 0000301041 1

MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT

(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement ("Agreement"), made this 6th day of September, 2017, between Kelly Begley, a single person, whose address is 3428 West 107th Street, Chicago, Illinois 60655 ("Borrower/Grantor") and Lakeview Loan Servicing, LLC by LoanCare LLC, as Agent under Limited POA, whose address is 3637 Sentara Way, Virginia Beach, Virginia 23452 ("Lender/Grantee"),

and Mortgage Electronic Registration Systems, Inc. ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, dated August 17th, 2015, granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on October 7th, 2015, in Book/Liber N/A, Page N/A, Instrument No. 1528055043, Official Records of Cook County, Illinois, and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in said Security Instrument and defined therein as the "Property," located at 3428 West 107th Street, Chicago, Illinois 60655

S Y
P 7
S N
M N
SC Y
E Y
INT INT

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the real property described being set forth as follows:

THE WEST 40 FEET OF EAST 160 FEET OF WEST 260 FEET OF LOT 11 IN J.S. HOVLANDS HOMAN AVENUE SUBDIVISION OF THE WEST 20 ACRES OF THE EAST 40 ACRES OF THE SOUTH 60 ACRES IN THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 24-14-214-076-0000

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. Current Balance. As of October 1st, 2017, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$266,551.98.
2. Interest Rate. 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 4.125%, beginning September 1st, 2017, both before and after any default described in the Note. The yearly rate of 4.125% will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$1,134.83, beginning on the 1st day of October, 2017, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1st, 2057, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at 3637 Sentara Way, Virginia Beach, Virginia 23452 or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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.

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Loan No.: 0022396089

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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

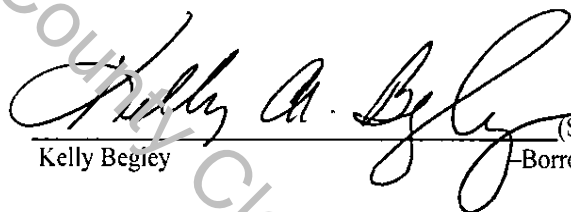
7. Compliance with Covenants. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

8. Bankruptcy. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation agreement of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

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. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

10/23/17
Date

 (Seal)
Kelly Begley -Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

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Loan No.: 0022396089

BORROWER ACKNOWLEDGMENT

State of ILLINOIS §County of COOK §

On this 23rd day of OCTOBER 2017 Deborah Hopson, before me,
 [name of notary], a Notary Public in and for said state,
 personally appeared Kelly Begley

[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)



A handwritten signature of Deborah Hopson in cursive script.

Notary Signature

Deborah Hopson

Type or Print Name of Notary

Notary Public, State of ILLINOISMy Commission Expires: July 30, 2019

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Loan No.: 0022396089

11/1/17
-Date

Lakeview Loan Servicing, LLC by Loancare
LLC, as Agent under Limited POA -Lender

By: Alice B. Doss
ALICE B. DOSS
Printed/Typed Name: _____
Its: ASSISTANT SECRETARY

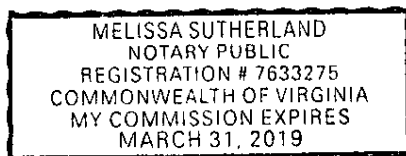
LENDER ACKNOWLEDGMENT

State of Virginia §
§
County of Virginia Beach §

On this 1 day of Nov, 2017, before me,
Melissa Sutherland [name of notary], a Notary Public in and for said state,
personally appeared, ALICE B. DOSS of Lakeview Loan Servicing, LLC by
Loancare LLC, as Agent under Limited POA

, Lender,
personally 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)




Melissa Sutherland Notary Signature
Melissa Sutherland
Type or Print Name of Notary
Notary Public, State of VA
My Commission Expires: 3/31/19

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Loan No.: 0022396089

11/1/17
-Date

Mortgage Electronic Registration Systems, Inc.
-Mortgagee

By: Printed/Typed Name: PATRICK WHITEIts: Assistant Secretary**MORTGAGEE ACKNOWLEDGMENT**

State of Virginia §

§

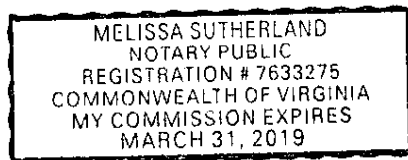
County of Virginia Beach §

On this 1 day of Nov, 2017, before me,
Melissa Sutherland [name of notary], a Notary Public in and for said state,
personally PATRICK WHITE, Assistant Secretary of Mortgage Electronic Registration
Systems, Inc., Mortgagee, personally 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)

Melissa Sutherland Notary Signature

Type or Print Name of Notary

Notary Public, State of VAMy Commission Expires: 3/31/19

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Loan No.: 0022396089

EXHIBIT "A"

THE WEST 40 FEET OF EAST 160 FEET OF WEST 260 FEET OF LOT 11 IN J.S. HOVLANDS HOMAN AVENUE SUBDIVISION OF THE WEST 20 ACRES OF THE EAST 40 ACRES OF THE SOUTH 60 ACRES IN THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 24-14-214-076-0000

Property of Cook County Clerk's Office

EXHIBIT "A"