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Karen A. Yarbrough
Cook County Clerk
Date: 10/02/2023 12:38 PM Pg: 1 of 7

After recording please mail to:
ServiceLink
Attn: Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602

This instrument was prepared by:
Selene Finance LP
Camron Spivey
3501 Olympus Blvd, Suite 500
Dallas, TX 75012

Permanent Index Number: 12-21-20-066-0000

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7/10/2023 12:38 PM - Sel

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LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 30th day of July, 2023, between LUIS RUIZ AND ESTELA RUIZ, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY. ("Borrower") and Selene Finance LP, as attorney in fact for U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated December 17, 2010, in the amount of \$299,400.00 and recorded on January 26, 2011 in Book, Volume, or Liber No. , at Page (or as Instrument No. 1102635022), of the Official (Name of Records) Records of COOK, IL, ILLINOIS (County and State, or other jurisdiction) 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

3724 N PARIS AVE, CHICAGO, IL 60634
(Property Address)

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:



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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 **August 1, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$125,206.98**, 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 **7.000%**, from **August 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$3,965.33**, beginning on the **1st** day of **September, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **7.000%** will remain in effect until principal and interest are paid in full. If on **July 1, 2026** (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; and
 - b) all terms and provisions of any adjustable rate rider, 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.



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- 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.
- 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.
- f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.



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Luis Ruiz
Borrower - LUIS RUIZ

Date: 09 / 5 / 23

Estela Ruiz
Borrower - ESTELA RUIZ

Date: 9 / 5 / 23

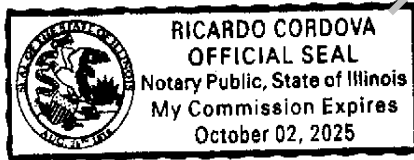
ACKNOWLEDGMENT

State of IL

County of Cook

§
§
§

The foregoing instrument was acknowledged before me this 09-5-23 by
LUIS RUIZ AND ESTELA RUIZ.



Ricardo Cordova
Signature of Person Taking Acknowledgment

RICARDO CORDOVA
Printed Name

NOTARY
Title or Rank

(Seal)

Serial Number, if any: _____



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE

Selene Finance LP, as attorney in fact for U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust

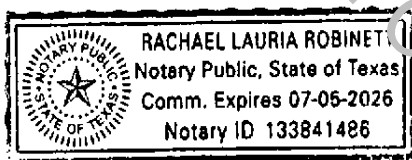
By: Mark Booth

-Lender

SEP 14 2023

Date of Lender's Signature

ACKNOWLEDGMENT

State of TexasCounty of DallasThe foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this SEP 14 2023 by Mark BoothLM MONTANA of Selene Finance LP, as attorney in fact for U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust, a Delaware Limited Partnership, on behalf of the Limited Partnership. He/she is personally known to me or who has produced as identification.

Rachael Robinett
 Signature of Person Taking Acknowledgment
 Rachael Robinett

Name Typed, Printed or Stamped

Notary

Title or Rank

Serial Number, if any: —My Commission Expires: JUL - 5 2026

(Seal)



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EXHIBIT A

BORROWER(S): LUIS RUIZ AND ESTELA RUIZ, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY.

LOAN NUMBER: 2005015479

LEGAL DESCRIPTION:

STATE OF ILLINOIS, COUNTY OF COOK, AND DESCRIBED AS FOLLOWS:

THE SOUTH 8 FEET OF LOT 11 AND LOT 12, (EXCEPT THE SOUTH 4 FEET THEREOF), IN BLOCK 12, IN FEUERBERG AND KLODE'S IRVINGWOOD FIRST ADDITION, BEING A SUBDIVISION OF THE NORTH THREE-FOURTHS OF THE EAST HALF OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 12-23-220-066-0000

ALSO KNOWN AS: 3724 N Paris Ave, Chicago, IL 60634



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Loan No. 2005015479

Borrowers ("Borrower"): LUIS RUIZ AND ESTELA RUIZ, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY.

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this 8th day of, July, 2023, by and between the undersigned borrower (the "Borrower") and Selene Finance LP, as attorney in fact for U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:


1. Escrow Items

Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

2. Interest Accrual Change.

Depending on the terms of your original note, interest may have accrued on a daily basis. According to the terms of your loan modification, interest will now accrue on an amortizing basis.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.

 (Seal)
LUIS RUIZ -Borrower

 (Seal)
ESTELA RUIZ -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

