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Recording Requested By: Ashley Valentine, Senior Special Loans Analyst

Doc#. 1727846143 Fee: \$54.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 10/05/2017 10:44 AM Pg: 1 of 4

When Recorded Mail To: Title Source Advanced Recording 662 Woodward Ave. Detroit, MI 48226

Prepared By:

Ashley Valentine, Senior Special Loans Analyst

43668702-4231349

Loan Number: 3358728638 MIN: 10003903358728(38)

MODIFICATION AGREEMENT AND SUPPLEMENT TO DEED OF TRUST

This Loan Modification Agreement ("Agreement") is made on September 26, 2017 between Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc., and its successors and assigns ("Mortgagee"), and Anthony C. Lapasso, a married man ("Mortgagor") and amends and supplements the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") mentioned below.

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

1. The Mortgagor executed a Security Instrument, dated 11/23/2016 and recorded with Cook County Recorder of Deeds as document number 1634042046 on 12/05/2016 which acts as security for a promissory note dated 11/23/2016 in the amount of \$150,000.00 (the "Note") on property situated in Cook County, IL and described as follows:

SEE ATTACHED EXHIBIT "A"

2. The Mortgagor requests to expand the property secured by the Security Instrument. As such, the description contained in the Security Instrument is no longer a true and correct description of the property. The parties wish to amend and modify the Security Instrument by deleting the prior property description (SEE ATTACHED EXHIBIT "A") and replacing it with the following property description.

SEE ATTACHED EXHIBIT "B"

- 3. Mortgagor grants to Mortgagee all the real property as described in Exhibit "B" with the same effect and rights as if it had been originally encumbered in the Security Instrument, including but not limited to Power of Sale.
- 4. Mortgagor hereby covenants and agrees to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payment that Mortgagor is obligated to make under the Security Instrument for the legal description above.
- 5. Mortgagor hereby covenants that any new property added to the Security Instrument is owned free and clear of any existing encumbrances and is unoccupied. If a structure is built on the additional land, or if a structure already exists, Mortgagor will purchase and maintain any required homeowners and flood insurance. Mortgagee will not monitor the insurance on any structure on the additional land, nor will they process any insurance claim associated with a structure on the additional land.
- 6. All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall remain in full force and effect, except as herein modified. None of the Mortgagor's obligations or liabilities under the Note

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and Security Instrument shall be diminished or released. This Agreement shall not in any way impair, diminish, or affect any of the Mortgagee'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 or recourse to which Mortgagee is presently entitled against any property or any other person in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Mortgagee.

- 7. 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.
- 8. All costs and expenses incurred by Mortgagee in connection with this Agreement, including recording fees, title examination fees, and attorney's fees, shall be paid by the Mortgagor and shall be secured by the Security Instrument, unless stipulated otherwise by the Mortgagee.
- 9. Mortgagor 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 Mortgagee, shall bind and inure the heirs, administrators, successors, and assigns of the Mortgagor.

In witness, the parties he we executed this agreement on the day and year first mentioned above.

Witness

Witness

Mortgagor Februs

Printed Name

27 SEPTEMBER 2017

Date of Signature:

- Mortgagor Acknowledgment -

Signed, sealed and delivered on the <u>271</u> day of Section, 20 17, in the presence of:

Notary Public

-00K

.....County

OFFICIAL SEAL
WENDY ZDRODOWSKI
Notary Public - State of Illinois
My Commission Expires 6/08/2020

1727846143 Page: 3 of 4

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Loan No: 3358728638

Culty Valentina Witness Ashley Valentine	Lender: QUICKEN LOANS INC. By: Shaleese Williams Assistant Sec. of MERS Its: (Printed Name and Title)
	Date of Lender's Signature: 9-28-17
Signed, sealed and delivered on the day of phomber, 20 17 in the presence of:	ALLORY A COONCE Public - State of Michigan County of Monroe isa on Expires May 19, 2020 the County of
	Clark's Office

1727846143 Page: 4 of 4

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Exhibit A

Order No.: 16SA3869163WJ

For APN/Parcel ID(s): 17-32-402-023-1068, 17-32-402-023-1083 and 17-32-402-023-1080

UNIT 506 AND PU-9 AND PU-12 IN THE UNION LOFTS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1 TO 12, INCLUSIVE IN BLOCK 3 IN GAGE AND OTHERS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBITY D' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0407127001, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS ALL IN COOK COUNTY, ILLINOIS.

Exhibit B

TOO OF C UNIT 506 AND PU-9 AND PU-16 IN THE UNION LOFTS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1/10 12, INCLUSIVE IN BLOCK 3 IN GAGE AND OTHERS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHE/LST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH JURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0407127001, AS AMENDED FROM TIME PES PLANTS OFFICE TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE PATEREST IN THE COMMON ELEMENTS ALL IN COOK COUNTY, ILLINOIS.