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Doc#: 1807406142 Fee: \$60.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/15/2018 12:38 PM Pg: 1 of 7

This Document Prepared By:
MATT WILPSKY
QUICKEN LOANS INC.
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374

When Recorded Main Title:
TITLE SOURCE
662 WOODWARD AVENUE
DETROIT, MI 48226

Tax/Parcel #: 07-29-211-017-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$268,111.00
Unpaid Principal Amount: \$265,921.94
New Principal Amount: \$197,255.29
Capitalization Amount: \$0.00

FHAVA Case No.: 137-909105 1 703
MERS Min: 100039033741563542
MERS Phone #: (888) 679-6377
63943168-4456479

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 21ST day of FEBRUARY, 2018, between MICHAEL LAWLER AND MARIA LAWLER, HUSBAND AND WIFE ("Borrower") whose address is 1316 CONCORD LN, SCHAUMBURG, IL 60193 and QUICKEN LOANS INC. ("Lender"), whose address is 635 WOODWARD AVE, DETROIT, MI 48226, and Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns, whose address is P.O. Box 2026, Flint, MI 48507-2026, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated MAY 22, 2017 and recorded on MAY 31, 2017 in INSTRUMENT NO. 1715146000, of the 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 the Security Instrument and defined therein as the "Property", located at

1316 CONCORD LN, SCHAUMBURG, ILLINOIS 60193

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(Property Address)

the real property described being set forth as follows:

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

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, **MARCH 1, 2018** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$197,255.29**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$0.00**.
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 **3.7500%**, from **MARCH 1, 2018**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **913.52**, beginning on the 1ST day of **APRIL, 2018**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.7500%** will remain in effect until principal and interest are paid in full. If on **MARCH 1, 2048** (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

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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. **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 of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. 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 as 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

[Signature]
Borrower: **MICHAEL LAWLER**

3/5/18
Date

Maria Lawler
Borrower: **MARIA LAWLER** *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

3-5-18
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on 3/5/18 (date) by

MICHAEL LAWLER, MARIA LAWLER (name/s of person/s acknowledged).

Judith Ann Berlin
Notary Public
(Seal)
Printed Name: Judith Ann Berlin

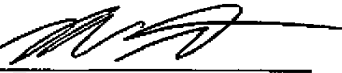
My Commission expires: 3/12/19



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Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By 
Brian Stein Assistant Secretary

3/15/2018
Date

[Space Below This Line for Acknowledgments]

STATE OF MICHIGAN

COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this 3/15/2018 by Brian Stein, the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

Celeste C. Shropshire
Notary Public

Printed Name: Celeste C. Shropshire

My commission expires: Nov 16, 2021

CELESTE C. SHROPSHIRE
Notary Public, State of Michigan
County of Wayne
My Commission Expires Nov. 16, 2021
Acting in the County of Wayne

Drafted By:
QUICKEN LOANS INC.
635 WOODWARD AVE
DETROIT, MI 48226

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In Witness Whereof, the Lender has executed this Agreement.

QUICKEN LOANS INC.

By Karyn Rea (print name) 3/15/2018 Date
Karyn Rea (title)
Loss Mitigation Officer [Space Below This Line for Acknowledgments]

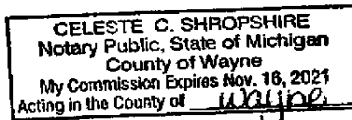
LENDER ACKNOWLEDGMENT

STATE OF MICHIGAN
COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this 3/15/2018
 by Karyn Rea, the **Loss Mitigation Officer** of QUICKEN LOANS
 INC., a company, on behalf of said company.

Celeste C Shropshire
 Notary Public

Printed Name: Celeste C Shropshire
 My commission expires: Nov. 16, 2021



Drafted By:
QUICKEN LOANS INC.
635 WOODWARD AVE
DETROIT, MI 48226

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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 07-29-211-017-0000

Land situated in the County of Cook in the State of IL

LOT 4340 IN WEATHERSFIELD UNIT NO. 4, BEING A SUBDIVISION IN SECTIONS, 20, 28 AND 29, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS ON AUGUST 31, 1961 AS DOCUMENT 18263706, IN COOK COUNTY, ILLINOIS.

Commonly known as: 1316 Concord Ln, Schaumburg, IL 60193-2552

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES

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