

# UNOFFICIAL COPY

Doc#: 1925646039 Fee: \$98.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 09/13/2019 11:10 AM Pg: 1 of 6

This Document Prepared By:  
**DAVID O'BRIEN**  
**QUICKEN LOANS INC.**  
**635 WOODWARD AVE**  
**DETROIT, MI 48226**  
**(888) 663-7374**

When Recorded Mail To:  
**AMROCK**  
**662 WOODWARD AVENUE**  
**DETROIT, MI 48226**

Tax/Parcel #: 25-02-221-012-0000

[Space Above This Line for Recording Data]  
Original Principal Amount: \$111,000.00  
Unpaid Principal Amount: \$109,013.13  
New Principal Amount: \$121,048.63  
Capitalization Amount: \$12,035.50

FHA/VA/RHS Case No.: 28 2860879326  
Loan No: 3382579589

12612 9996-5117797

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 6TH day of AUGUST, 2019, between **LEE B. HURST, AN UNMARRIED MAN AND ANNITA HURST, AN UNMARRIED WOMAN** ("Borrower"), whose address is **8941 S HARPER AVE, CHICAGO, ILLINOIS 60619** and **QUICKEN LOANS INC. ("Lender")**, whose address is **635 WOODWARD AVE, DETROIT, MI 48226** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated AUGUST 31, 2017 and recorded on SEPTEMBER 13, 2017 in INSTRUMENT NO. 1725646038, COOK COUNTY, ILLINOIS, and (2) the Note, in the original principal amount of U.S. \$111,000.00, 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 **8941 S HARPER AVE, CHICAGO, ILLINOIS 60619**

# UNOFFICIAL COPY

the real property described is located in COOK COUNTY, ILLINOIS and 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 **AUGUST 1, 2019** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$121,048.63**, 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. **\$12,035.50**.
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 **AUGUST 1, 2019**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$560.60**, beginning on the **1ST** day of **SEPTEMBER, 2019**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2049** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the 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; however, the following terms and provisions are forever cancelled, 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. 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.

# UNOFFICIAL COPY

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

## UNOFFICIAL COPY

In Witness Whereof, I have executed this Agreement.

Borrower: LEE B HURST

8/24/19  
Date

Borrower: ANNITA HURST \*signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

8-24-19  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of COCK

This instrument was acknowledged before me on 8/24/19 (date) by

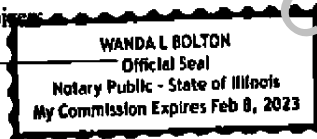
LEE B HURST, ANNITA HURST (name/s of person/s acknowledged).

Wanda L Bolton  
Notary Public

(Seal)

Printed Name: Wanda L Bolton

My Commission expires



# UNOFFICIAL COPY

In Witness Whereof, the Lender has executed this Agreement.

QUICKEN LOANS INC.

Karyn Rea  
Loss Mitigation Officer

By

*Karyn Rea*

(print name)  
(title)

9/11/19  
Date

[Space Below This Line for Acknowledgments]

## LENDER ACKNOWLEDGMENT

STATE OF MICHIGAN

COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this 9/11/19  
by Karyn Rea, the Loss Mitigation Officer of QUICKEN LOANS  
INC., a company, on behalf of said company.

*Marche Johnson*  
Notary Public

Printed Name: Marche Johnson

My commission expires: 10/3/2025

MARCHE JOHNSON  
Notary Public, State of Michigan  
County of Wayne  
My Commission Expires Oct. 03, 2025  
Acting in the County of Wayne

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

# UNOFFICIAL COPY

## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 25-02-221-012-0000

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

LOT 30 IN BLOCK 4 IN FIRST ADDITION TO CALUMET GATEWAY, BEING A RESUBDIVISION OF PART OF CALUMET AND CHICAGO CANAL AND DOCK COMPANY'S ADDITION TO SECTION 2, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 8941 S Harper Ave, Chicago, IL 60619-7107

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