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Doc#. 2120255051 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 07/21/2021 09:47 AM Pg: 1 of 6

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

When Recorded Mail To:  
**FIRST AMERICAN TITLE CO.**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707-9991**

**Tax/Parcel #: 28-22-318-011-0000**

[Space Above This Line for Recording Data]

**Original Principal Amount: \$188,977.00**

**FHA/VA/RHS Case No.:28**

**Unpaid Principal Amount: \$183,386.71**

**2860900339**

**New Principal Amount: \$186,663.74**

**Loan No: 3418303798**

**Capitalization Amount: \$3,277.03**

## LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **3RD** day of **JULY, 2021**, between **JOHN LALLY AND SAMANTHA LALLY, HUSBAND AND WIFE** ("Borrower"), whose address is **4605 OAKRIDGE AVE, OAK FOREST, ILLINOIS 60452** and **QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.** ("Lender"), whose

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address is **635 WOODWARD AVE, DETROIT, MI 48226**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JANUARY 18, 2019** and recorded on **FEBRUARY 13, 2019** in **INSTRUMENT NO. 1904418036**, 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

**4605 OAKRIDGE AVE, OAK FOREST, ILLINOIS 60452**  
(Property Address)

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, **JULY 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$186,563.74**, 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. **\$3,277.03**.
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 **3.2500%**, from **JULY 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$812.37**, beginning on the **1ST** day of **AUGUST, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 1, 2051** (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

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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 annexed 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.**
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.

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In Witness Whereof, I have executed this Agreement.

[Signature]  
Borrower: JOHN LALLY

7/7/2021

Date

[Signature]  
Borrower: SAMANTHA LALLY

7/7/2021

Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of ILLINOIS

County of Cook

This instrument was acknowledged before me on 07-07-2021  
(date) by JOHN LALLY, SAMANTHA LALLY (name/s of person/s acknowledged).

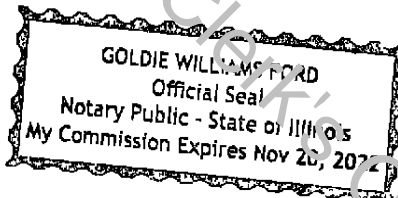
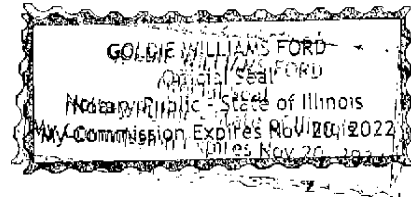
[Signature]  
Notary Public

(Seal)

Printed Name: Goldie Williams Ford

My Commission expires:

Nov 20 2022



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In Witness Whereof, the Lender has executed this Agreement.

**QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

By Joe Castro 7/12/21 Date  
JOE CASTRO (print name)  
VICE PRESIDENT (title)

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**LENDER ACKNOWLEDGMENT**

STATE OF CALIFORNIA  
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 7-12-2021  
by JOE CASTRO the VP of **QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**, a company, on behalf of said company.

Kelly Ray  
Notary Public



Printed Name: Kerry Ray  
My commission expires: 2/27/2025

**Drafted By:**  
**QUICKEN LOANS, LLC**  
**635 WOODWARD AVE**  
**DETROIT, MI 48226**

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## EXHIBIT A

**BORROWER(S): JOHN LALLY AND SAMANTHA LALLY, HUSBAND AND WIFE**

**LOAN NUMBER: 3418303798**

### LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF OAK FOREST, COUNTY OF COOK, STATE OF IL, and described as follows:

LOT 37 IN AVENUES OF OAK FOREST, BEING A SUBDIVISION OF PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**ALSO KNOWN AS: 4605 OAKRIDGE AVE, OAK FOREST, ILLINOIS 60452**