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Doc#: 2210804334 Fee: \$98.00
Karen A. Yarbrough
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Date: 04/18/2022 01:02 PM Pg: 1 of 7

This Document Prepared By:
CRYSTAL RADTKE
ROCKET MORTGAGE, 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 #: 28-34-208-015-000

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Original Principal Amount: \$104,649.00

**FHA/VA PHS Case No.: 138-
007656 0 703**

Unpaid Principal Amount: \$99,888.76

Loan No: 3423137829

New Principal Amount: \$115,839.84

Capitalization Amount: \$15,951.08

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **18TH** day of **NOVEMBER, 2021**, between **ALBERT D. DAVIS AND RUTH M. DAVIS AKA RUTH M. ABRAHAM, HUSBAND AND WIFE** ("Borrower"), whose address is **4320 177TH ST, COUNTRY CLUB HILLS, ILLINOIS 60478** and **ROCKET MORTGAGE, LLC**,

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F/K/A QUICKEN LOANS, LLC F/K/A 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 **APRIL 24, 2019** and recorded on **JUNE 3, 2019** in **INSTRUMENT NO. 1912357052**, 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

4320 177TH ST, COUNTRY CLUB HILLS, ILLINOIS 60478
(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, **NOVEMBER 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$115,839.84**, 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. **\$15,951.08**.
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 **2.7500%**, from **NOVEMBER 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$472.91**, beginning on the **1ST** day of **DECEMBER, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 1, 2031** (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

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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.**
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: **ALBERT D DAVIS**

3/21/22

Date

Borrower: **RUTH M. DAVIS AKA RUTH M. ABRAHAM *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt**

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

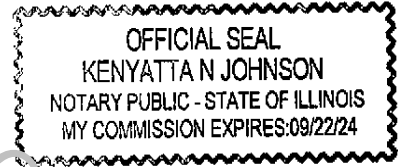
County of Cook

This instrument was acknowledged before me on March 21 2022 (date) by ALBERT D DAVIS, RUTH M. DAVIS AKA RUTH M. ABRAHAM (name/s of person/s acknowledged).

[Signature]
Notary Public

(Seal)

Printed Name: Kenyatta N Johnson



My Commission expires: 9/22/2024

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In Witness Whereof, I have executed this Agreement.

Borrower: **ALBERT D DAVIS**

Date

Ruth M. Davis AKA Ruth M. Abraham

3/21/2022

Borrower: **RUTH M. DAVIS AKA RUTH M. ABRAHAM *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt**

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS** *Minnesota*

County of *Hickory*

This instrument was acknowledged before me on *March 21, 2022* (date) by **ALBERT D DAVIS, RUTH M. DAVIS AKA RUTH M. ABRAHAM** (name/s of person/s acknowledged).

Joanne Larsen Cramer
Notary Public / Closing Agent
(Seal)

Printed Name: *Joanne Larsen Cramer*

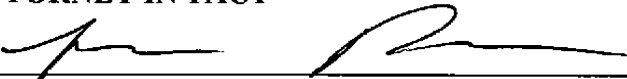
My Commission expires: *01/31/2025*



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In Witness Whereof, the Lender has executed this Agreement.

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

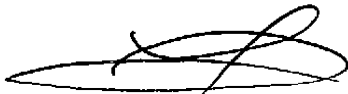

 By _____ (print name) APR 15 2022
 Jason Ross (title) Date
 Vice President

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 4/15/22
 by Jason Ross the Vice President of **ROCKET MORTGAGE, LLC F/K/A 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.

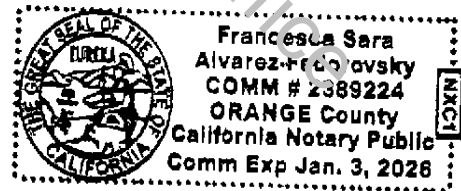


 Notary Public

Printed Name: Francesca Sara Alvarez-Fedorovsky

My commission expires: 1/3/24

Drafted By:
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226



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EXHIBIT A

BORROWER(S): ALBERT D. DAVIS AND RUTH M. DAVIS AKA RUTH M. ABRAHAM, HUSBAND AND WIFE

LOAN NUMBER: 3423137829

LEGAL DESCRIPTION:

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

LOT 28 IN J.E. MERRION'S COUNTRY CLUB HILLS UNIT NO. 12, A SUBDIVISION OF PART OF THE WEST ½ OF THE NORTHEAST ¼ AND PART OF THE WEST ½ OF THE SOUTHEAST ¼ OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 4320 177TH ST, COUNTRY CLUB HILLS, ILLINOIS 60478