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Doc#. 2331941318 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 11/15/2023 12:35 PM Pg: 1 of 8

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
DTO RECORDING, MC 4002
4795 REGENT BLVD.
IRVING, TX 75063

Tax/Parcel #: 29-14-139-006-0000

[Space Above This Line for Recording Data]

Original Principal Amount: \$80,514.00

FHA\VA Case No.:137-934644 6

Unpaid Principal Amount: \$74,040.81

703

New Principal Amount: \$69,340.43

MERS Min: 100039023968432694

Capitalization Amount: \$0.00

MERS Phone #: (888) 679-6377

Property Address: 15517 INGLESIDE AVE, DOLTON, ILLINOIS 60419

LOAN MODIFICATION AGREEMENT (MORTGAGE)

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This Loan Modification Agreement (“Agreement”), made this **4TH** day of **NOVEMBER, 2023**, between **PRESHUS DIXON, A SINGLE WOMAN** (“Borrower”), whose address is **15517 INGLESIDE AVE, DOLTON, IL 60419** and **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.** (“Lender”), whose address is **635 WOODWARD AVE, DETROIT, MI 48226**, and Mortgage Electronic Registration Systems, Inc. (“MERS”) (“Mortgagee”), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the “Security Instrument”), dated **JUNE 8, 2018** and recorded on **JUNE 12, 2018** in **INSTRUMENT NO. 1816342021**, 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

15517 INGLESIDE AVE, DOLTON, ILLINOIS 60419

(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, **DECEMBER 1, 2023** the amount payable under the Note and the Security Instrument (the “Unpaid Principal Balance”) is U.S. **\$59,340.43**, 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 **7.6250%**, from **DECEMBER 1, 2023**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 462.73**, beginning on the **1ST** day of **JANUARY, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 1, 2063** (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 the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or

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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; 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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8. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Property of Cook County Clerk's Office

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In Witness Whereof, I have executed this Agreement.

Preshus Dixon
Borrower: **PRESHUS DIXON**

11-8-23
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on November 8, 2023
(date) by **PRESHUS DIXON** (name/s of person/s acknowledged).

Kyiesha Terri Hill
Notary Public

(Seal)
Printed Name: Kyiesha Terri Hill

My Commission expires:
Feb. 27, 2027 2026 #



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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 *Cheryl Fey*

Cheryl Fey
Vice President

NOV 10 2023

Date

[Space Below This Line for Acknowledgments]

State of TEXAS

County of DALLAS

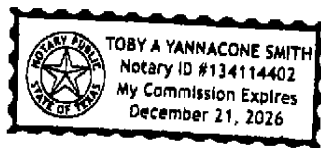
This instrument was acknowledged before me on NOV 10 2023 by Cheryl Fey **VICE PRESIDENT** the of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

N/A This notarial act was an online notarization using communication technology

Toby A Yannacone Smith
Notary Public

Printed Name: Toby A Yannacone-Smith

My commission expires: DEC 21 2026



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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

Bridget Gipson F/K/A Bridget Booker NOV 10 2023
 By _____ (print name) _____ Date
 (title) Bridget Gipson F/K/A Bridget Booker
Vice President Vice President

_____[Space Below This Line for Acknowledgments]_____

State of TEXAS
County of DALLAS

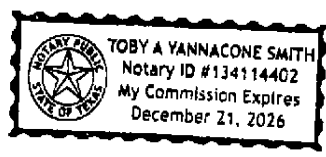
This instrument was acknowledged before me on
NOV 10 2023 by Bridget Gipson F/K/A Bridget Booker
VICE PRESIDENT the

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 the company.

N/A This notarial act was an online notarization using communication technology

Toby A Yannacone-Smith
 Notary Public

Printed Name: Toby A Yannacone-Smith
 My commission expires: DEC 21 2026



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EXHIBIT A

BORROWER(S): PRESUS DIXON, A SINGLE WOMAN

LOAN NUMBER: 3396843269

LEGAL DESCRIPTION:

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

LOT 10 IN BLOCK 1 BLOUIN BROTHERS ALMAR MEADOWS SUBDIVISION OF LOT 7 (EXCEPT THE SOUTH 30.79 ACRES) AND LOT 1, (EXCEPT THE SOUTH 60 FEET THEREOF) IN BERGERS SUBDIVISION OF LOT 7 (EXCEPT THE NORTH 10 ACRES) IN BERGERS SUBDIVISION IN THE WEST HALF OF SECTION 14 AND OF THE NORTH 18.242 ACRES (EXCEPT THE EAST 60 FEET THEREOF) OF LOT 6 IN THE PARTITION OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTER OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 27, 1955 AS DOCUMENT LR1597573, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 15517 INGLESIDE AVE, DOLTON, ILLINOIS 60419