Recorded: 12/28/2022 at 8:10:28.0 AM
County Recording Fee: $47.00
Iowa E-Filing Fee: $3.00
Combined Fee: $50.00
Revenue Tax:
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2022 PG: 3777

PREPARED BY: CRYSTAL RADTKE
ADDRESS: ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226

PHONE NO.: (888) 663-7374

LOAN MODIFICATION AGREEMENT (MORTGAGE)

GRANTOR: ERIN N FLANAGAN

GRANTEE: 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

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

Complete legal description on page 9

TAX ID.: 631322102310
Rec. Date: AUGUST 21, 2017 **BK:** 2017 **PG:** 2278
INST: 2017 2278

When recorded return to:
FIRST AMERICAN TITLE CO.
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

State: IOWA
County: DELAWARE
Loan No.: 3380889985

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 #: 631322102310
_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: $69,790.00
Unpaid Principal Amount: $62,047.39
New Principal Amount: $52,138.07
Capitalization Amount: $0.00

FHA\VA Case No.:161-370792 6 703
MERS Min: 100039033808899854
MERS Phone #: (888) 679-6377

Property Address: **200 S WAYNE ST, MANCHESTER, IOWA 52057**

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **19TH** day of **OCTOBER, 2022**, between **ERIN N. FLANAGAN, A SINGLE WOMAN** ("Borrower"), whose address is **200 S WAYNE ST, MANCHESTER, IA 52057** 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 **AUGUST 17, 2017** and recorded on **AUGUST 21, 2017** in **INSTRUMENT NO. 2017 2278 BOOK 2017 PAGE 2278**, of the **OFFICIAL** Records of **DELAWARE COUNTY, IOWA**, 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

200 S WAYNE ST, MANCHESTER, IOWA 52057
(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, **NOVEMBER 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$52,138.07**, 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 **5.2500%**, from **NOVEMBER 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. $ **287.91**, beginning on the **1ST** day of **DECEMBER, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **NOVEMBER 1, 2052** (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 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.

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.

In Witness Whereof, I have executed this Agreement.

Erin N Flanagan 12/20/22

Borrower: **ERIN N FLANAGAN** **Date**

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF **IOWA**
COUNTY OF Delaware

On this 20 day of december, 20 22, before me personally appeared **ERIN N FLANAGAN** to me personally known, to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

Notary Public

Printed Name: Flor Holderness
(Seal, if any)
My Commission expires: 08/01/25

NOTARIAL SEAL IOWA
FLOR HOLDERNESS
Commission Number 841289
My Commission Expires
August 1, 2025

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 _____
Joe Castro
Vice President

12/27/22
Date

[Space Below This Line for Acknowledgments]

STATE OF CALIFORNIA

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this DEC 27 2022 by Joe Castro, the Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

This document was notarized using a remote notarization electronic platform pursuant to MCL 55.286b.

_____
Notary Public

Printed Name: THOS WM. WHITE

My commission expires: MAY 29TH 2026



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

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

Sandy Klein

By Sandy Klein Vice President (print name) (title)

12-27-22 Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this DEC 27 2022

by Sandy Klein, 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: THOS WM. WHITE

My commission expires: MAY 29TH 2026

THOS WM. WHITE NOTARY PUBLIC - CALIFORNIA San Bernardino County Comm. #2405401 My Comm. Expires May 29, 2026

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

EXHIBIT A

BORROWER(S): ERIN N. FLANAGAN, A SINGLE WOMAN

LOAN NUMBER: 3380889985

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF MANCHESTER, COUNTY OF DELAWARE, STATE OF IA, and described as follows:

THE NORTH ONE-HALF (N1/2) OF LOT TWO HUNDRED FOURTEEN (214) AND THE NORTH ONE-HALF (N1/2) OF THE WEST FORTY SIX (46) FEET OF LOT TWO HUNDRED FIFTEEN (215), MANCHESTER, IOWA, ACCORDING TO PLAT RECORDED IN BOOK I L.D., PAGES 284-285.

ALSO KNOWN AS: 200 S WAYNE ST, MANCHESTER, IOWA 52057