



20210524000252270 1/6 \$471.40
Shelby Cnty Judge of Probate, AL
05/24/2021 09:14:17 AM FILED/CERT

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

Source of Title: INSTRUMENT NO. 20200205000047200

Tax/Parcel #: 14 6 14 0 000 001.064

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$289,900.00

FHA/VA/RHS Case No.:22

Unpaid Principal Amount: \$286,006.22

2260752339

New Principal Amount: \$289,558.41

Loan No: 3441771361

Capitalization Amount: \$3,552.19

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **6TH** day of **MAY, 2021**, between **OLAND ROBINSON, JR. AND PAT ROBINSON, HUSBAND AND WIFE** ("Borrower"), whose address is **380 DEER RIDGE LN, CHELSEA, ALABAMA**

35043 and 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 **FEBRUARY 4, 2020** and recorded on **FEBRUARY 5, 2020** in **INSTRUMENT NO. 20200205000047210**, of the **OFFICIAL** Records of **SHELBY COUNTY, ALABAMA**, 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

380 DEER RIDGE LN, CHELSEA, ALABAMA 35043
(Property Address)

the real property described is located in **SHELBY COUNTY, ALABAMA** 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, **APRIL 1, 2021** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$289,558.41**, 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. **\$3,552.19**.
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 **APRIL 1, 2021**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,182.10**, beginning on the **1ST** day of **MAY, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 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 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.

Oland Robinson Jr
Borrower: **OLAND ROBINSON JR**

5-13-2021
Date

Pat Robinson
Borrower: **PAT ROBINSON** *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

5-13-2021
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

The State of **ALABAMA**)
Shelby County)

I, a Notary Public, hereby certify that **OLAND ROBINSON JR; PAT ROBINSON** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 13 day of May, 2021.

Rhonda W. McGhee

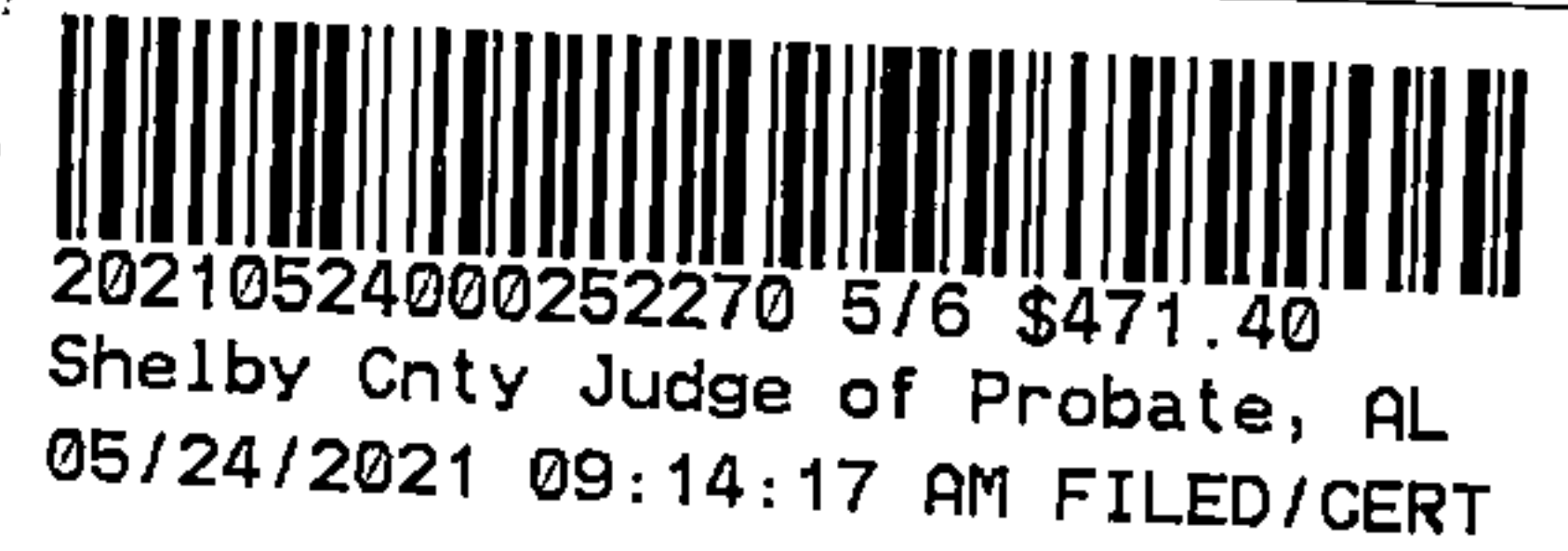
Notary Public

Print Name Rhonda W. McGhee

My commission expires: 6/4/2024

RHONDA W. MCGHEE
Notary Public
Alabama State at Large

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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 Sandy Klein (print name) 5-18-21 Date
VICE PRESIDENT (title)

_____[Space Below This Line for Acknowledgments]_____

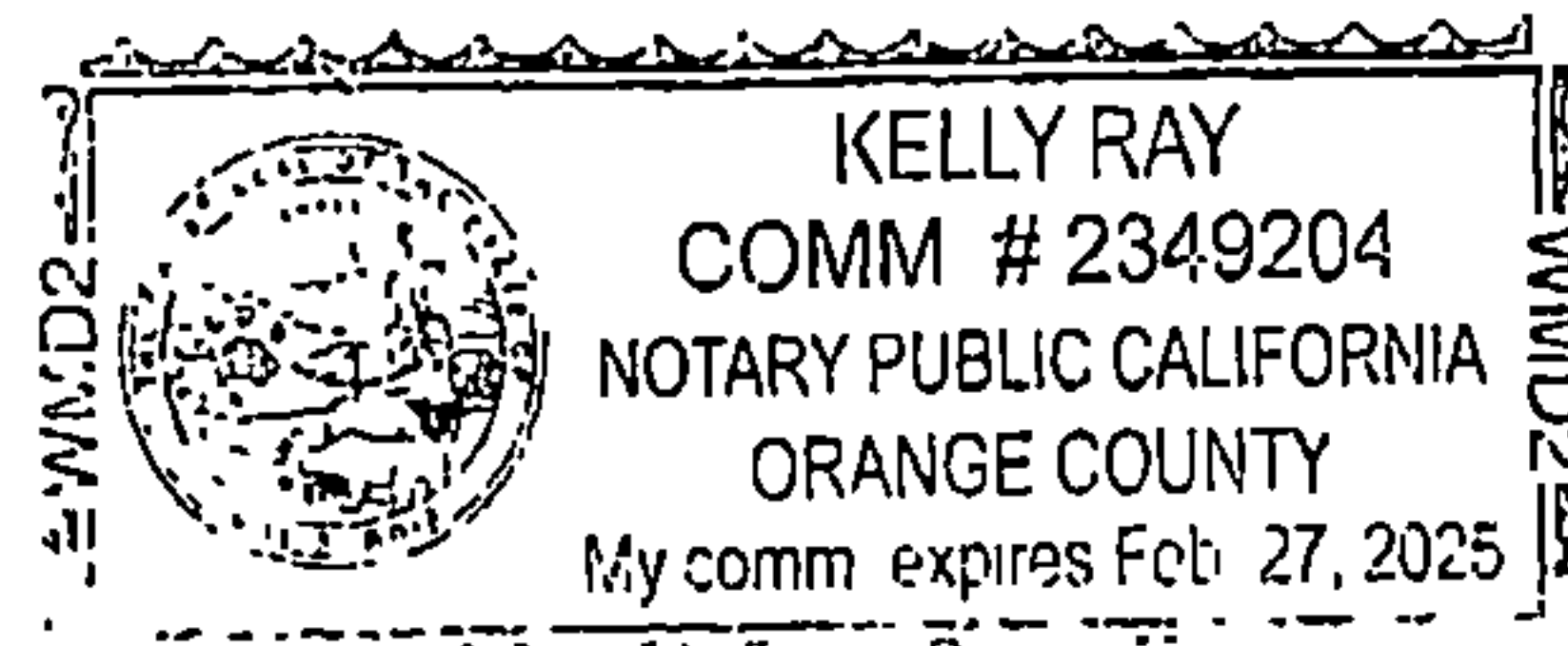
LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 5-18-2021
by SANDY KLEIN, 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: Kelly 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): OLAND ROBINSON, JR. AND PAT ROBINSON, HUSBAND AND WIFE

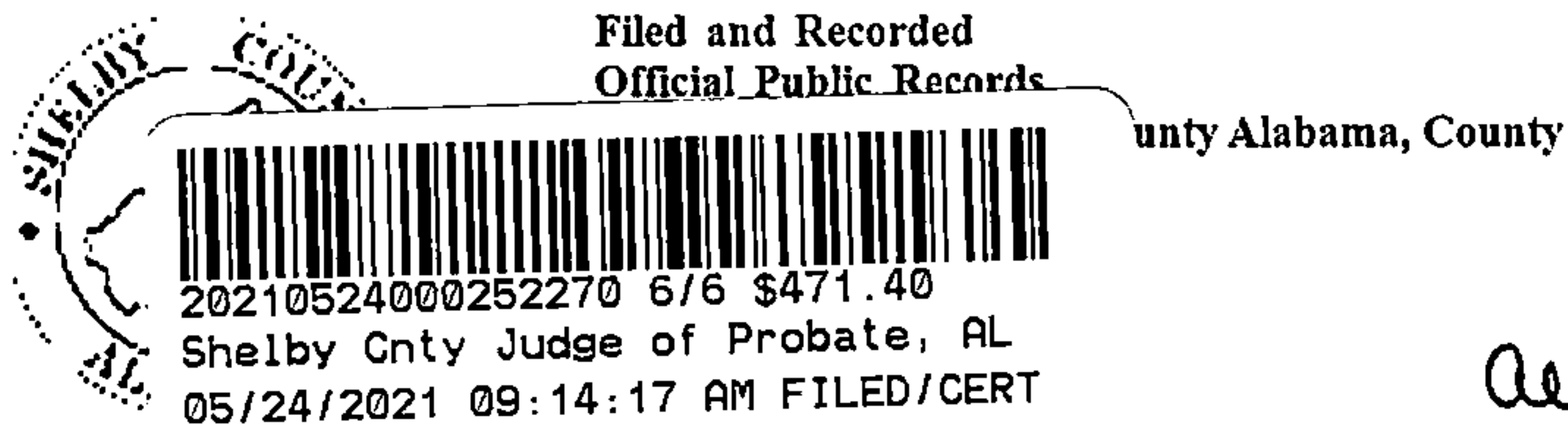
LOAN NUMBER: 3441771361

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF CHELSEA, COUNTY OF SHELBY, STATE OF AL, and described as follows:

LOT 40, ACCORDING TO THE SURVEY OF DEER RIDGE LAKES SECTOR 2, PHASE 2, AS RECORDED IN MAP BOOK 33, PAGE 116, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 380 DEER RIDGE LN, CHELSEA, ALABAMA 35043



Allen S. Bayal