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03/31/2022 08:06:51 AM
MORTAMEN 1/8

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 CO.
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Source of Title: INSTRUMENT NO. 20180405000114040
Tax/Parcel #: 28 4 20 0 000 050.000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$125,681.00 **FHA\VA Case No.:011-884807 3**
Unpaid Principal Amount: \$93,756.41 **703**
New Principal Amount: \$94,115.11 **MERS Min: 100039033997251768**
Capitalization Amount: \$358.70 **MERS Phone #: (888) 679-6377**

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **17TH** day of **MARCH, 2022**, between **DARRICK MITCHELL AND MICKENZI MITCHELL, HUSBAND AND WIFE** ("Borrower"), whose address is **839 MERIWEATHER DR, CALERA, AL 35040** 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 **MARCH 23, 2018** and recorded on **APRIL 5, 2018** in **INSTRUMENT NO. 20180405000114050**, 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

839 MERIWEATHER DR, CALERA, ALABAMA 35040
(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, **MARCH 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$94,115.11**, 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. **\$358.70**.
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 **MARCH 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **409.59**, beginning on the **1ST** day of **APRIL, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

[Signature]
Borrower: **DARRICK MITCHELL**

3/18/2022 3/18/2022 DM

Date

[Signature]
Borrower: **MICKENZI MITCHELL**

3/18/2022 3/19/2022 MM

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

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

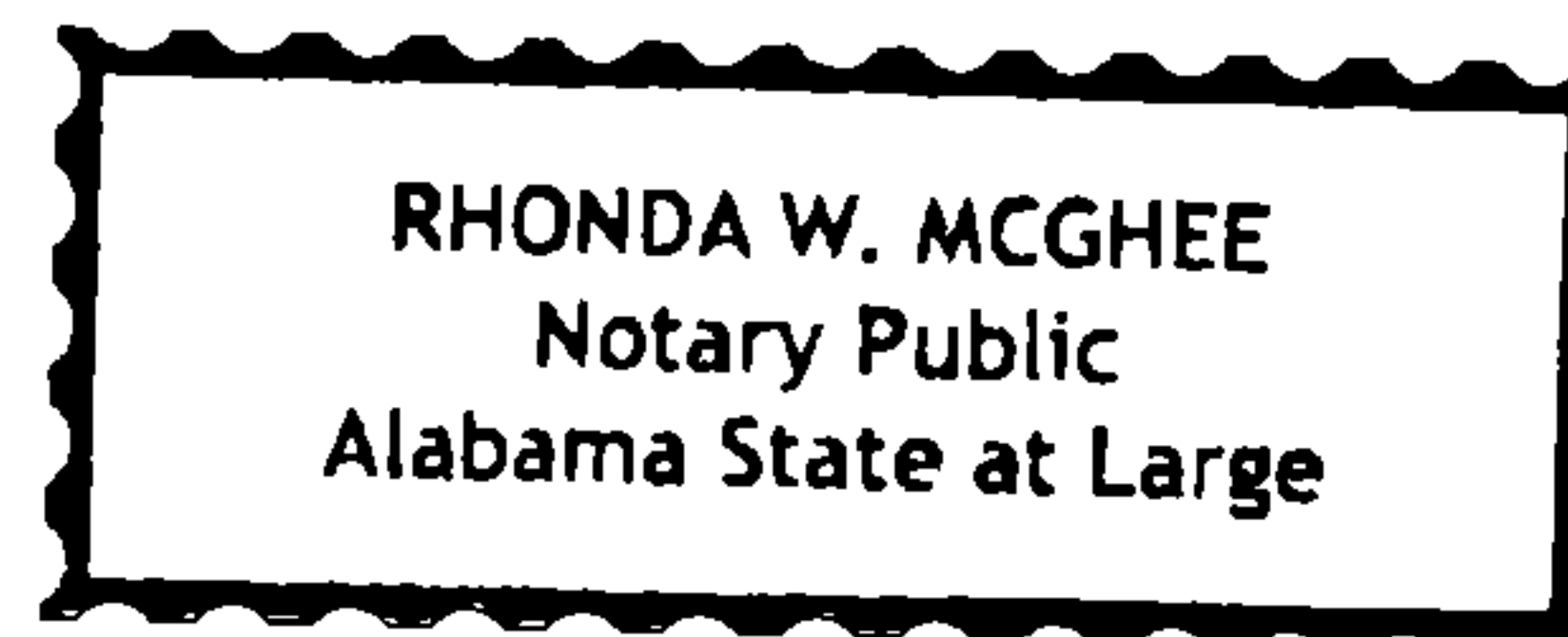
I, a Notary Public, hereby certify that **DARRICK MITCHELL; MICKENZI MITCHELL** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily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

Given under my hand this 19 day of March, 2022.

Rhonda W. McGhee
Notary Public

Print Name Rhonda W. McGhee

My commission expires: 6/4/2024



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 
Sandy Klein
Vice President

3-28-22
Date


_____[Space Below This Line for Acknowledgments]_____

STATE OF CALIFORNIA

COUNTY OF ORANGE

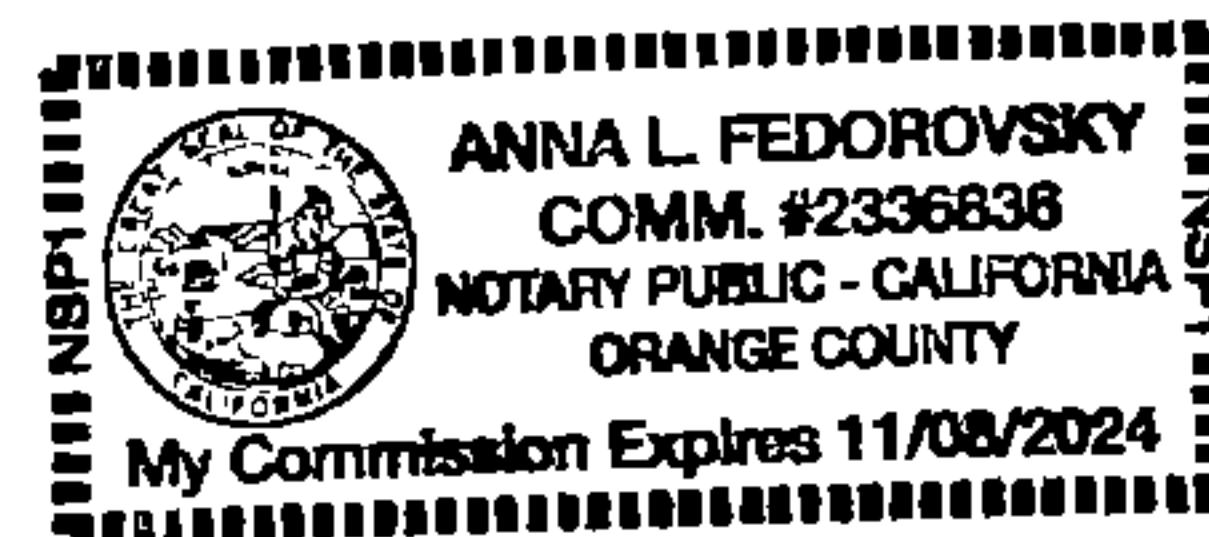
The foregoing instrument was acknowledged before me this 3/28/22 by Sandy Klein, the Vice president of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

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


Notary Public

Printed Name: Anna L. Fedorovsky

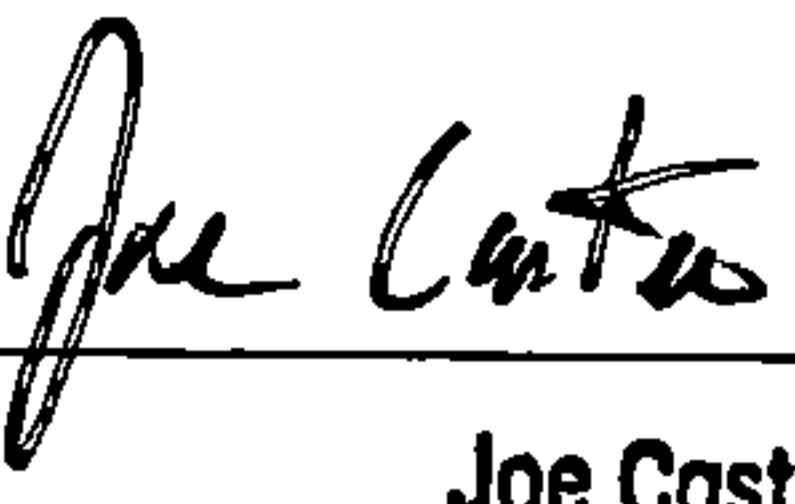
My commission expires: 11/8/2024



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

By  Joe Castro (print name) 3/28/22 Date
Vice President (title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA

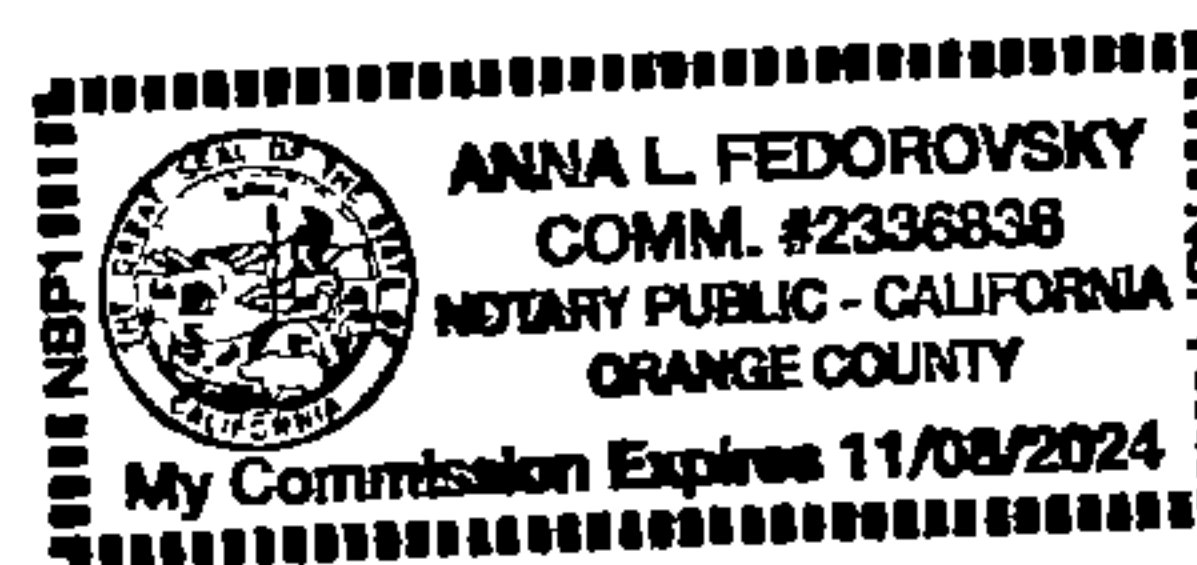
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 3/28/22
by Joe Castro, 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: Anna L. Fedorovsky

My commission expires: 11/8/2024



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

EXHIBIT A

THE LAND ASSOCIATED WITH THE PROPERTY ADDRESS REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA, AND DESCRIBED AS FOLLOWS:

LOT 38, ACCORDING TO THE FINAL PLAT OF MERIWEATHER, SECTOR 3, AS RECORDED IN MAP BOOK 26, PAGE 103, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

APN: 28 4 20 0 000 050.000

DERIVATION CLAUSE/SOURCE OF TITLE: DEED BOOK: N/A, PAGE: N/A, INSTRUMENT NO.: 20180405000114040, MEANS OF CONVEYANCE: WARRANTY DEED JOINTLY WITH REMAINDER TO SURVIVOR



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/31/2022 08:06:51 AM
\$185.30 JOANN
20220331000130300

Allen S. Bayl