

Recorded: 4/3/2025 at 8:08:11.0 AM
County Recording Fee: \$47.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$50.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2025 PG: 840

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: LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART
HEREOF:

Complete legal description on page _____

TAX ID: 631322102310

Rec. Date: AUGUST 21, 2017 **BK:** 2017 **PG:** 2278

INST: 2017 2278

When recorded return to:
FIRST AMERICAN TITLE
DTO RECORDING, MC 4002
4795 REGENT BLVD.
IRVING, TX 75063

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

Tax/Parcel #: 631322102310

_____[Space Above This Line for Recording Data]

Original Principal Amount: \$69,790.00

Unpaid Principal Amount: \$54,356.25

New Principal Amount: \$58,503.69

Capitalization Amount: \$4,147.44

FHA/VA/RHS Case No.:161-370792 6 703

MERS Min: 100039033808899854

MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **20TH** day of **MARCH, 2025**, 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 is located in **DELAWARE County, IOWA** and being set forth as follows:

Legal Description: 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, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$58,503.69**, 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. **\$4,147.44**.
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 **7.1250%**, from **APRIL 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$368.88**, beginning on the **1ST** day of **MAY, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2065** (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.
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.

NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

In Witness Whereof, I have executed this Agreement.

Erin N Flanagan
Borrower: ERIN N FLANAGAN

3/28/25
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

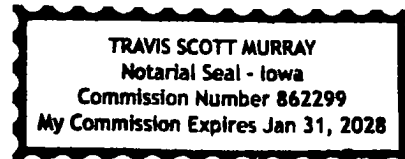
STATE OF IOWA
COUNTY OF Delaware

On this 28th day of March, 2025, 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.

_____The notarial act was a remote notarial act using audio-video technology.

Travis Murray
Notary Public (signature)

Notary Printed Name: Travis Murray
(Seal, if any)
My Commission expires: Jan 31, 2028



ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF: Iowa

COUNTY OF: Delaware

On this 28th day of March 2025, before me,
Travis Scott Murray, a Notary

Public, personally appeared

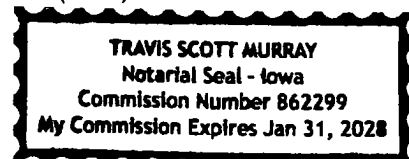
Erin N Flanagan

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal:

(Seal)

Signature: Travis Murray
Printed Name: Travis Murray
My commission expires: Jan 31, 2028



Description of attached document:

Title or type of document: Loan Modification

Document date: 03/28/2025 Number of pages: 11

Signers other than the names above: _____

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  Melissa A. Taylor
Vice President

APR 01 2025

Date

[Space Below This Line for Acknowledgments]

State of TEXAS

County of DALLAS

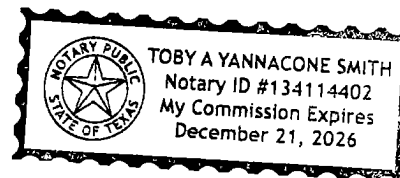
This instrument was acknowledged before me on **APR - 1 2025** by
Melissa A. Taylor Vice President, the of Mortgage Electronic Registration Systems, Inc., a
Delaware corporation, on behalf of the corporation.

_____ This notarial act was an online notarization using communication technology


Notary Public

Printed Name: Toby A Yannacone-Smith

My commission expires: **DEC 21 2026**



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

APR 01 2025

By Holly Ferguson (print name) _____ Date _____
Vice President (title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

State of TEXAS

County of DALLAS

APR - 1 2025

This instrument was acknowledged before me on _____ by
Holly Ferguson, 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
the company.

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

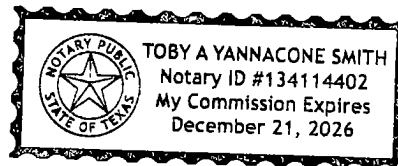


EXHIBIT A

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 IOWA, and described as follows:

THE NORTH 1/2 OF LOT 214 AND THE NORTH 1/2 OF THE WEST 46 FEET OF LOT 215, MANCHESTER, IOWA, ACCORDING TO PLAT RECORDED IN BOOK L.D., PAGES 284-285

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