



Passaic County Document Summary Sheet

PASSAIC COUNTY CLERK GRAND STREET ROOM 113 PATERSON NJ 07501	Transaction Identification Number	3178335 2602712
	Return Address <i>(for recorded documents)</i> SERVICELINK - LOAN MODIFICATION 3220 EL CAMINO REAL IRVINE CA 92602	

Official Use Only

Submission Date <i>(mm/dd/yyyy)</i>		10/13/2017
No. of Pages <i>(excluding Summary Sheet)</i>		7
Recording Fee <i>(excluding transfer tax)</i> <i>(Convenience Charge of \$2.00 included)</i>		\$105.00
Realty Transfer Tax		\$0.00
Total Amount		\$105.00
Document Type	MORTGAGE MODIFICATION	
Electronic Recordation Level	L2 - Level 2 (With Images)	
Municipal Codes		
PATERSON CITY		08
Bar Code(s)		
		 A218E7

WALTER J. DAVISON
 CLERK
 PASSAIC COUNTY
 New Jersey

INSTRUMENT NUMBER
 2017050439
 RECORDED ON
 Oct 16, 2017
 10:29:04 AM
 BOOK:R715 PAGE:137
 Total Pages: 9

NJ PRESERVATION ACCOUNT \$40.00
 RECORDING FEES - \$60.00
 RECORDER OF DEEDS
 HOMELESSNESS TRUST FUND \$3.00
 EFILING CONVENIENCE FEE \$2.00
 TRUST FUND
 TOTAL PAID \$105.00
 INV: 1234605 USER: MD

Additional Information (Official Use Only)

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 COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF PASSAIC COUNTY FILING RECORD.
 RETAIN THIS PAGE FOR FUTURE REFERENCE.



Passaic County Document Summary Sheet

MORTGAGE MODIFICATION	Type		MORTGAGE MODIFICATION		
	Consideration				
	Submitted By		SERVICELINK - LOAN MODIFICATION (CSC/INGEO SYSTEMS INC)		
	Document Date		08/24/2017		
	Reference Info				
	Book ID	Book	Beginning Page	Instrument No.	Recorded/File Date
	MB	143	535	P51121	
			Name		Address
			SELENE FINANCE LP		
			MTGLQ INVESTORS LP		
		Name		Address	
		LORRAINE CAWLEY			
Parcel Info					
Property Type	Tax Dist.	Block	Lot	Qualifier	Municipality

* DO NOT REMOVE THIS PAGE.
COVER SHEET [DOCUMENT SUMMARY FORM] IS PART OF PASSAIC COUNTY FILING RECORD.
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After recording please return to:
ServiceLink
Attn: Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602

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PASSAIC COUNTY
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INV: 1234605 USER: MD

Prepared by:

Timothy Anderson

9990 Richmond Ave, STE 400 S

Houston, TX 77042

877-768-3759

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LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 24th day of August, 2017, between LORRAINE CAWLEY SUCCESSOR IN INTEREST TO ALLEN CAWLEY* AND LORRAINE CAWLEY, HUSBAND AND WIFE *DECEASED ("Borrower") and SELENE FINANCE LP, as attorney in fact for MTGLQ Investors, L.P. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated February 24, 1994, in the amount of \$74,000.00 and recorded on March 25, 1994 in Book, Volume, or Liber No. A143, at Page 535 (or as Instrument No. P51121), of the Official (Name of Records) Records of PASSAIC, New Jersey (County and State, or other jurisdiction) 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

27 CARROLL ST, PATERSON, NJ 07501
(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 **September 1, 2017**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$53,689.38**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 **5.500%**, from **September 1, 2017**. Borrower promises to make monthly payments of principal and interest of U.S. **\$276.91**, beginning on the **1st** day of **October, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.500%** will remain in effect until principal and interest are paid in full. If on **September 1, 2057** (the "Maturity Date"), 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 this 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 this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) 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.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .



6. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

[Signature] (Seal) _____ (Seal)
LORRAINE CAWLEY -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

ACKNOWLEDGMENT

State of NJ

County of Passaic

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§

On this 4 day of September 2017, before me Margarette P. Williams, Notary Public, personally appeared LORRAINE CAWLEY, known or identified to me (or satisfactorily proven), to be the person whose name(s) is/are subscribed to the within instrument, and acknowledged that he (or they) executed the same as his own act for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

[Signature]
Signature of Officer

Margarette P. Williams
Printed Name

Notary Public
Title of Officer

My Commission Expires: 3/15/20

(Seal)

MARGUERITE P. WILLIAMS
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES MARCH 15, 2020



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
SELENE FINANCE LP, as attorney in fact for MTGLQ Investors, L.P.

By: *Tonya Higginbotham*
Tonya Higginbotham Vice President -Lender

9/15/17
Date of Lender's Signature

POA Recorded: 9/28/2017
Inst/Doc #: 2017041219
Book/Page: DB153/22
County/State: Passaic/NJ

ACKNOWLEDGMENT

State of Florida
County of Duval

§
§
§

foregoing instrument was acknowledged before me this September 15, 2017 by
Tonya Higginbotham Vice President of SELENE FINANCE LP, as attorney
in fact for MTGLQ Investors, L.P., a Delaware limited partnership, on behalf of the limited partnership. He/she
is personally known to me or who has produced None as identification.

Kristina Gorman
Signature of Person Taking Acknowledgment
Kristina Gorman

Name Type, Printed or Stamped

Title or Rank

Serial Number, if any: _____

My Commission Expires: 2/2/2021



Kristina Gorman
NOTARY PUBLIC
STATE OF FLORIDA
Comm# GG068928
Expires 2/2/2021

(Seal)

Loan Originator Organization: SELENE FINANCE LP, as attorney in fact for MTGLQ Investors, L.P.,
NMLSR ID: 6312
Individual Loan Originator's Name NMLSR ID: N/A

NOT CERTIFIED COPY



EXHIBIT A

BORROWER(S): LORRAINE CAWLEY SUCCESOR IN INTEREST TO ALLEN CAWLEY* AND LORRAINE CAWLEY, HUSBAND AND WIFE *DECEASED

LOAN NUMBER: 10157220

LEGAL DESCRIPTION:

STATE OF NJ, COUNTY OF PASSAIC, AND DESCRIBED AS FOLLOWS:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE, LYING AND BEING IN THE CITY OF PATERSON COUNTY OF PASSAIC STATE OF NEW JERSEY:BEGINNING AT A POINT IN THE SOUTHEASTERLY SIDE LINE OF CARROLL STREET, SAID POINT BEING 75.00 FEET NORTHEASTERLY FROM THE CORNER FORMED BY THE INTERSECTION OF THE SAME WITH THE NORTHERLY SIDE LINE OF HARRISON STREET; THENCE FROM SAID BEGINNING POINT.1) NORTH 27 DEGREES 00 MINUTE 00 SECOND EAST, A DISTANCE OF 25.00 FEET ALONG THE SOUTHEASTERLY SIDE LINE OF CARROLL STREET TO A POINT; THENCE2) SOUTH 63 DEGREES 00 MINUTE 00 SECOND EAST, A DISTANCE OF 100.00 FEET TO A POINT; THENCE3) SOUTH 27 DEGREES 00 MINUTE 00 SECOND WEST, A DISTANCE OF 25.00 FEET TO A POINT; THENCE4) NORTH 63 DEGREES 00 MINUTE 00 SECOND WEST, PASSING THROUGH THE CENTER OF A PARTITION WALL SEPARATING THE HOUSE ON THE LOT HEREIN CONVEYED FROM THE HOUSE ADJOINING TO THE SOUTH AND CONTINUING BEYOND FOR A DISTANCE OF 100.00 FEET TO THE POINT AND PLACE OF BEGINNING.BEING KNOWN AND DESIGNATED AS LOT 16 IN BLOCK 586 AS SHOWN ON A CERTAIN MAP ENTITLED, "FINAL SUBDIVISION PLAT, LOTS 13 TO 17, 18.01, 18.02, 19.01, 19.02, 20.01, 20.02, 21 TO 28 IN BLOCK 586, INCCA FOR HOUSING INC.," LOCATED IN THE CITY OF PATERSON, PASSAIC COUNTY, NJ., DATED APRIL 18, 1989 AND FILED IN THE PASSAIC COUNTY REGISTER'S OFFICE ON OCTOBER 10, 1990 AS MAP NO. 3287.

**Parcel ID Number: 160803212 00036
ALSO KNOWN AS: 27 CARROLL ST, PATERSON, NJ 07501**



Loan No. 10157220

Borrowers ("Borrower"): LORRAINE CAWLEY SUCCEOR IN INTEREST TO ALLEN CAWLEY* AND LORRAINE CAWLEY, HUSBAND AND WIFE *DECEASED

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this 24th day of, August, 2017, by and between the undersigned borrower (the "Borrower") and SELENE FINANCE LP, as attorney in fact for MTGLQ Investors, L.P., (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

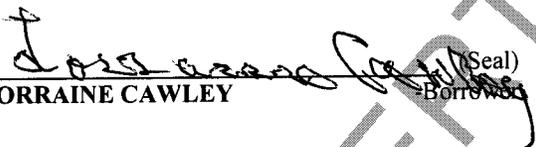
1. Costs and Expenses

All costs and expenses incurred by Lender in connection with this Agreement shall be borne by Lender and not paid by Borrower.

2. Escrow Items

Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.


 _____ (Seal) _____ (Seal)
 LORRAINE CAWLEY -Borrower -Borrower
 _____ (Seal) _____ (Seal)
 -Borrower -Borrower

