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2000-11-21 15:21:31

Cook County Recorder

29,50

When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117



(Space Above Line For Recording)-

GE Loan No. 16759581

Investor: FNMA Loan No. 1662902613

6140021

LOAN MODIFICATION OF MORTGAGE/ DEED OF TRUST AGREEMENT

This Loan Modification Agreement "Agreement", made this 6th day of June, 2000, between, Donna Edmonson ("Borrower") and G.F. Capital Mortgage Services, Inc. (FKA Traveler's Mortgage Services, Inc. and FKA Shearson, Lehins: Hutton Mortgage Corporation) ("Lender"), amends and supplements (1) the Mortgage, Deed of Tius: or Deed to Secure Debt ("the Security Instrument") dated, supplements (1) the Mortgage, Deed of Tius: or Deed to Secure Debt ("the Security Instrument") dated, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records of Cook County, March 31, 1995 and recorded as Document (number 95-229962) of the Official Records

302 PAXTON CALUMET CITY, ILLINCIS 60409

(Property Address)

The real property described being set forth as follows:

See Schedule "A" Attached Hereto and Made A Part Here of

In consideration of the mutual promises and agreements exchanged, the parties here a segree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of <u>June 1, 2000</u>, the amount payable under the Note and the Security Instrument (the "Japaid Principal Balance") is U.S. \$81,121.83 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

2. The Borrower promises to pay the Unpaid Principal Balance, plus interest to the order of the Lender. Interest will be charged on the Unpaid Principal at the yearly pay monthly payments of principal and interest in U.S. dollar in accordance with the following schedule.

MONTHLY PAYMENTS WILL REMAIN FIXED AT 9.50% FROM 07/01/2000 FOR THE REMAINING TERM OF THE LOAN.

5 NO) 5 NO) E

If on <u>April 1, 2025</u> ("Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date

The Borrower will make such payments at:

4680 Hallmark Parkway
San Bernardino, California 92407
or at such other places as the Lender may require

 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, at its option, require 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. This 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 e'', sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this regiod, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- 4. The Borrower also will correct 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 canceled, null and void, as of the date specified in paragraph no. 1 above:
 - (a) all terms and provisions of the Note airi Security Instrument (if any) providing for implementing or relating to, any change or adjustment in the rate of interest payable under the Note: and
 - 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 blote or Security Instrument and that contains any such items and provisions as those referred to (r, (r)) above.
- 5. 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 the Sorrower and Lender will be bound by and comply with all of the terms and provisions thereof as amended by this Agreement.

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6	-20-00	
Date		_

COUNTY OF COOK				
on JUNE 20, 2000	before me	CLARA	DE LEON	
Date Donnally appeared Donna	EDMON.	SON No	otary	
900	E	Borrower(s)		_
Personally known to me				

-OR-

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), an (that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) arted, executed the instrument.

> OFFICIAL SEAL CLARA DELEON NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 8-18-2001

Signature of Notary Public

My Co.nr. resion Expires: 8-18-2001

Clort's Office

Document Preparation: FNMA Multi-state Instrument Standard Loan Modification Agreement Form 3179

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COUNTY OF before me personal, a peared Personally known to me -OR-Proved to me on the or sis 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 entity upon behalf of which the person(s) a ted, executed the instrument. Signature of Notary Public M. C. GUERRERO My Commission Expires: 6/30/2001 Commission # 1144747 Notary Public - California Los Angeles County My Comm. Expires Jun 30, 200

OPTIONAL INFORMATION

Capacity Claimed By Signer:

Signer(s) Name: *Monika Troester*Corporate Officer - Title: *Vice President*

Signer(s) is Representing: GE Capital Mortgage Services, Inc.

Stoperity of Collins Clerk's Office

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SCHEDULE "A" - LEGAL DESCRIPTION

The south 7 ½ feet of Lot 28, all of Lot 27 and Lot 26 (except the south 7 ½ feet thereof) in Block 1 in Cryer's Calumet Center Addition, being a subdivision of the East ½ of the Northwest ½ of Section 12, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clark's Office