

# UNOFFICIAL COPY

RECORDING REQUESTED BY:

*and Prepared By*  
Finance America, LLC  
PO Box 16637  
Irvine, CA 92623-6637



Doc#: 0503912032  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 02/08/2005 09:51 AM Pg: 1 of 2

TCA, INC.  
0411-04358

SPACE ABOVE THIS LINE FOR RECORDING DATA

MIN #100052300411404279

## PREPAYMENT RIDER

DATE: 01/18/05

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into that certain Mortgage, Deed of Trust, or Security Deed of even date herewith (the "Security Instrument") executed by Borrower in favor of Finance America, LLC (the "Lender"), and also into that certain promissory note (the "Note") of even date herewith executed by Borrower in favor of Lender. To the extent that the provisions of this Prepayment Rider are inconsistent with the provisions of the Security Instrument and/or the Note, the provisions of this Prepayment Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

Section 5 of the Note is amended to read in its entirety as follows:

### 5 BORROWER'S PREPAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due, together with accrued interest. When I make a prepayment, I will tell the Note Holder in writing that I am doing so. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes. If within TWO years from the date of execution of the Mortgage (as defined above) I make a full prepayment or partial prepayment(s), I will at the same time pay to the Note Holder a prepayment charge. The prepayment charge will be equal to three percent (3%) of the unpaid principal balance if prepaid during the first year; two percent (2%) of the unpaid principal balance if prepaid during the second year; one percent (1%) of the unpaid principal balance if prepaid during the third year.

IN WITNESS WHEREOF, the Borrower has executed this Prepayment Rider on the 18 day of January, 2005.

Jaime Caballero  
Borrower JAIME CABALLERO

Maria Caballero  
Borrower MARIA CABALLERO

Juan A. Serrano  
Borrower JUAN A SERRANO

\_\_\_\_\_  
Borrower

SY  
PZ  
MY

FIRST MORTGAGE

ILLINOIS

18 - 3-3

BNP

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Commitment Number: 0411-04358

**EXHIBIT A**  
**PROPERTY DESCRIPTION**

The land referred to in this Document is described as follows:

LOT 21 IN BLOCK 1 IN B.F. JACOB'S SUBDIVISION OF BLOCK 10 IN STONE AND WHITNEY'S SUBDIVISION OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #: 20-07-205-031-0000

CKA: 4738 SOUTH PAULINA, CHICAGO ILLINOIS 60609

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