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RECORDING REQUESTED BY:
Accredited Home Lenders, Inc.
15030 Avenue of Science Suite 100
San Diego, CA 92128

Doc#: 0504618047
Eugene "Gene" Moore Fee: \$36.50
Cook County Recorder of Deeds
Date: 02/15/2005 10:08 AM Pg: 1 of 7

WHEN RECORDED MAIL TO:
Aimee Monteith
Accredited Home Lenders, Inc.
16550 West Bernardo Drive, Bldg. 1
San Diego, CA 92127

Loan Number: 0409237652
MIN # 100176104092376520

Borrower: Cynthia Gonzalez
CORRECTION OF MORTGAGE LOAN DOCUMENTS

THIS CORRECTION OF MORTGAGE LOAN DOCUMENTS (this "Correction") is made and entered into as of October 19th, 2004, by and between Accredited Home Lenders, Inc. a California Corporation ("Lender"), and the undersigned borrower ("Borrower") with reference to the following facts:

A. On or about October 19th, 2004, Borrower made and delivered to Lender that certain Mortgage Note in the principal amount of \$194,400.00, the obligation of which Mortgage Note (the "Note") is secured by a Mortgage, thereto made by Borrower for the benefit of Lender, which Mortgage (the "Mortgage"), were recorded on Oct. 22, 2004, in Official Records as Instrument Number 0429646107, in the Cook County Recorders Office, State of Illinois.

B. The Mortgage encumbers certain real property legally described as:

See legal description addendum attached.

And commonly known as 1235 Euclid Avenue, Berwyn, Illinois 60407.

C. The Mortgage (and other documents executed by Borrower in connection therewith) was originally recorded without the Adjustable Rate Rider attachment.

D. This Correction is being executed and delivered in order to accurately reflect the original intent of the parties and not to create any new obligations, liability or right.

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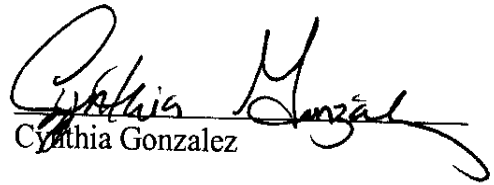
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NOW THEREFORE, the parties hereto desire to correct said Mortgage, and all other documents executed by Borrower in connection therewith, by adding the Adjustable Rate Rider attachment.

Subject to the foregoing correction, said Mortgage, and all other documents executed by Borrower in connection therewith, are hereby ratified and confirmed by the parties.

IN WITNESS WHEREOF, the parties have executed this Correction as of the date first mentioned above.

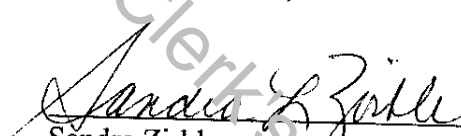
BORROWER:


Cynthia Gonzalez

LENDER:

Accredited Home Lenders, INC.

By:


Sandra Zirkle
Assistant Secretary

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STATE OF CALIFORNIA)
)
) ss.
COUNTY OF SAN DIEGO)

On February 3, 2005, before me, Rebecca Trimble, Notary Public, personally appeared Sandra Zirkle, 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 acknowledge 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.



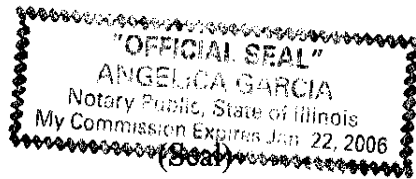
Signature: Rebecca Trimble
Notary Public

(Seal)

STATE OF ILLINOIS)
)
) ss.
COUNTY OF)

On Jan. 26th, 2005 before me, Cynthia Gonzalez, personally appeared Cynthia Gonzalez, 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), 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.



Signature: Angelica Garcia
Notary Public

(Seal)

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ADJUSTABLE RATE RIDER

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*)–Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this **19th** day of **October, 2004**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to **Accredited Home Lenders, Inc., A California Corporation** ("Lender") of the same date and covering the property described in the Security Instrument and located at:

**1235 EUCLID AVENUE
BERWYN, IL 60402**
[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of **6.500%**. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the **1st** day of **November, 2006** and on the **1st** day of every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."


(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

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(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **Five** percentage points (**5.000%**) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **8.000%** or less than **6.500%**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **One And One-half** percentage points (**1.500%**) from the rate of interest I have been paying for the preceding six months. My interest rate will never be greater than **13.500%** or less than **6.500%**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER


Uniform Covenant 18 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law.

If Lender exercises the option to require immediate payment in full, 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.

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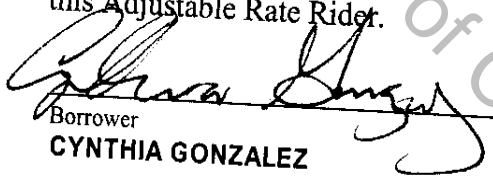
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

	<u>1/24/05</u>	_____
Borrower	Date	Borrower
CYNTHIA GONZALEZ		Date

_____	_____
Borrower	Borrower
Date	Date

_____	_____
Borrower	Borrower
Date	Date

_____	_____
Borrower	Borrower
Date	Date

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LEGAL DESCRIPTION ADDENDUM	
Borrower Name(s): CYNTHIA GONZALEZ	Lender: Accredited Home Lenders, Inc. A California Corporation 15090 Avenue of Science San Diego, CA 92128 Loan #: 0409237652
Property Address: 1235 EUCLID AVENUE BERWYN, IL 60402	
Legal Description: LOT 36 IN BLOCK 7 IN S.E. GROSS' OAK PARK SUBDIVISION, BEING A SUBDIVISION OF BLOCKS 7, 10, 11 AND 25 IN SUBDIVISION OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH 300 ACRES THEREOF) IN COOK COUNTY, ILLINOIS.	

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