



# UNOFFICIAL COPY

Doc#: 0528455206 Fee: \$26.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/11/2005 04:42 PM Pg: 1 of 2

## RECORDING REQUESTED BY:

Finance America, LLC  
PO Box 16637  
Irvine, CA 92623-6637

5004305

SPACE ABOVE THIS LINE FOR RECORDING DATA

MIN #100052300420635947

## PREPAYMENT RIDER

DATE: 09/02/05

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 ONE 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 02 day of September, 2005

Mary E. Taylor  
Borrower MARY E. TAYLOR

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

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File No.: 5004305

## EXHIBIT A

LOT 85 IN GARFIELD BOULEVARD ADDITION TO CHICAGO IN THE SOUTHWEST QUARTER OF SECTION 14, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office