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Doc#: 1017508100 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/24/2010 09:46 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:

**AMERICAN GENERAL FINANCE
5901 S ARCHER AVE
CHICAGO IL 60638-2802**

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT (For Modifying Home Equity Line of Credit Accounts)

This Loan Modification Agreement ("Agreement"), made and effective this 13th day of April, 2010, by and between Luis Becerra and Patricia Becerra ("Borrower") and American General Finance ("Lender"), modifies, amends, and supplements (to the extent this Agreement is inconsistent with the terms of the Note): (1) the Home Equity Line of Credit Agreement ("Note"), dated the 13th day of February, 2008, and (2) the Mortgage, Deed of Trust, Deed to Secure Debt, or Security Deed ("Security Instrument") dated the 13th day of February, 2008, and recorded as document number 0805046015 at the Recorder of Deeds 070-00867 (Rev. 1-10) Heloc Modification Agreement 1

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which covers the real and
personal property described in the "Troncity" is the original
questionnaire provided to the
6230 S. Lawrence Avenue, Chicago, IL 60629-0000

The following described Real Estate situated in the County of Cook, State of Illinois,
to wit: Lot 8(except the North 80 feet Thereof)in block 35 in Frederick H.Bartlett's
3rd addition to Bartlett Highlands,being a Subdivision in the Southwest 1/4 of section
7,township 38 North,Range13,east of the Third Principal Meridian,in Cook County, Illinois
Subject to Easements,restrictions,and covenants of record,if any. TaxID: 19-07-310-023

Terms not defined in this document are as defined in the Non-Judicial Foreclosure Agreement

As of the date of this Agreement, the Principal Balance of the Note and the Security Instrument is U.S.
\$ 193,721.78

and Lender (together the "Parties") have entered into this Agreement, subject to the terms and conditions contained in the Note
or Security Instrument.

1. **ANNUAL PERCENTAGE RATE** The Parties agree to pay the Principal Balance, plus
interest, to the order of Lender. The Principal Balance will begin to accrue interest at the
ANNUAL PERCENTAGE RATE of 2.00% beginning on the 13th day of
April, 2010. Assuming an additional sum are advanced under
the Note and assuming that all minimum monthly payments are made in full and on time,
my payment schedule, including my minimum monthly payments and **ANNUAL**
PERCENTAGE RATE based on the current principal balance, will be:

Months	Annual Percentage Rate	APR Change Date	Minimum Monthly Payment*	Monthly Payment Begins On
60	2.00	(Date of Agreement) 04/13/2010	\$ 735.57	05/05/2010
61 until payment in full	5.00	04/05/2015	\$ 1005.20	Beginning the 61 month, on the same day of the month as the first payment under this Agreement is due

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Minimum monthly payments will be paid until the Principal Balance and accrued interest are paid in full.

2. REPAYMENT TERM.

The assumed repayment term of the Note (and Security Instrument) is 345 months from the date of the Agreement.

3. Minimum monthly payments will continue to be calculated in the manner set forth in the Note. Borrower must pay the minimum monthly payment shown on each monthly statement by the payment due date.
4. Place of Payment. Borrower must continue to make the monthly payments in the manner and at such place as Lender may require.
5. 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 the 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 the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

6. 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 of the Note and Security Instrument are forever canceled, null and void, as of the date of this Agreement:
 - (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; and
 - (b) all terms and provisions of any adjustable rate 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.
7. 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.

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- (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
- (d) 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.
- (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.

This modification agreement modifies the Note and Security Instrument referenced above as expressly provided herein. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

American General Finance

Name of Lender

By

Witness Signature

41370

Date

Borrower

(Seal)

Borrower

(Seal)

Witness Signature

Date

Prepared by: John E. Garza

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STATE OF ILLINOIS, County of Cook ss.

I, the undersigned, a Notary Public, in and for said County and State aforesaid, do hereby certify that
Luis Becerra and Patricia Becerra

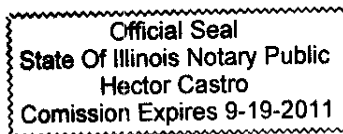
_____ personally known to me to be the same person(s) subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he/she/they signed, sealed and delivered said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth, including all release and waiver of the right of homestead.

Given under my hand and official seal this 13 day of April, A.D., 2010.

~~Notary Public~~

My commission expires: _____

9/19/2011



Commission expires:
01/

**Official Seal
State Of Illinois Notary Public
Hector Castro
Commission Expires 9-19-2011**

Property of Cook County Clerk's Office