UNOFFICIAL CO \$10074036

2001-01-29 10:14:29

Book County Recorder

23.50

when recorded return to: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203

NCM#: 9426490 OKMC#:9364033

MIN#: 100014270000440710 FNMA 1673061434 POOL:252720



ASSIGNMENT OF MORTGAGE/DEED

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, NATIONAL CITY MORTGAGE CO., an Ohio Corporation, whose address is 3232 Newmark Drive, Miamisburg, OH 45342, (assignor), by these presents does convey, grant, sell, assign, transfer and set over the described mortgage/deed of trust together with the certain note(s) described therein together with all interest secured thereby, all liens, and any right; due or to become due thereon to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Delaware Corporation, its successors or assigns, as nominee for OLD KENT MORTGAGE COMPANY, a Michigan Corporation, c/o P.O. Box 2026, Flint, MI 48501-2026, (assignee). Said mortgage/deed of trust bearing the date 05/28/99, made by GUADALUPE INIGUEZ & JOSEFINA INIGUEZ & JOANN INIGUEZ to NATIONAL CITY MORTGAGE CO. DBA COMMONWEALTH UNITED MTG CO. and recorded in the Recorder or Registrar of Titles of COOK County, Illinois in Book Page as Instr# 99769182 upon the property situated in said State and County as more fully described in said mortgage or herein to wit: SEE EXHIBIT 'A' ATTACHED

known as: 1014 N 21ST ST

12/01/00 MELROSE PARK, IL 60160

15-03-335 013 & 15-03-335-014

CEREZA MORALES
COMM. #1283672
Notary Public-California
LOS ANGELES COUNTY

My Comm. Exp. Nov. 10, 2004

NATIONAL CITY MORTGAGE CO. FKA FIRST OF AMERICA LOAN SERVICES, INC FKA FIRST OF AMERICA MORTGAGE COMPANY

AKA FOA MORTGAGE COMPANY

KEVIN HOLT

VICE PRESIDENT

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
The foregoing instrument was acknowledged before me
this 1st day of December, 2000 , by KEVIN HOLT
of NATIONAL CITY MORTGAGE CO. FKA FIRST OF AMERICA LOAN
SERVICES, INC FKA FIRST OF AMERICA MORTGAGE COMPANY

AKA FOA MORTGAGE COMPANY on behalf of said CORPORATION

CEREZA MORALES

Notary Public

My commission expires: 1/1/10/2004

PrepBy:D.Colon/NTC,101(N. Brand #1800, Glendale, CA 91203 (800)346-9152

MIN 100014270000440710

MERS PHONE 1-888-679-MERS



of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in Cook

Cook

Cook

LOTS 17 AND 18 IN BLOCK 126 IN MELROSE, SAID MELROSE BEING A SUBDIVISION OF LOTS 3, 4 AND 5 IN THE SUBDIVISION OF THE SOUTH HALF SECTION 3 AND THAT PART OF SECTION 10, LYING NORTH OF THE CHICAGO AND NORTH WESTERN RAILROAD (GALENA DIVISION) ALL IN TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Parcel ID #: 15 03 335 013/15 03 335 014

which has the address of 1014 x 21ST ST, MELROSE PARK

Illinois 60160 [Zip Code] ("Property Address");

[Street, City],

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is it wfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

- 1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
- 2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum or (1) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a morragage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

-4R(1L) (9608)

Page 2 of 8

Initials: