

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

CMC#: 1963147159
FB#: FS981187252
GNMA Pool: 519401



0010111509

ASSIGNMENT OF MORTGAGE/DEED

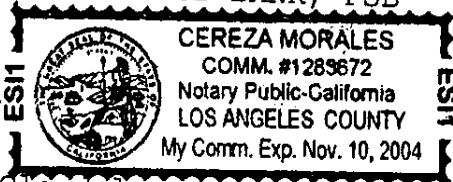
FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **FLAGSTAR BANK, FSB**, a Federally Chartered Savings Bank, F/K/A First Security Savings Bank, FSB, A Federally Chartered Savings Bank, whose address is 2600 Telegraph Road, Bloomfield Hills, MI 48302, (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 rights due or to become due thereon to **CHASE MANHATTAN MORTGAGE CORPORATION**, a New Jersey Corporation, whose address is 343 Thornall Street, Edison, NJ 08837, its successor or assigns, (assignee). Said mortgage/deed of trust bearing the date 01/06/00, made by **JOSE A CASTRO & BRANDI L CASTRO** to **FIRST METROPOLITAN MORTGAGE** and recorded in the Recorder or Registrar of Titles of COOK County, Illinois in Book 1156 Page 217 as Instr# 00027876 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: 1550 N 40TH AVENUE
09/01/00 STONE PARK, IL 60165
15-04-300-031-0000
FLAGSTAR BANK, FSB f/k/a FIRST SECURITY SAVINGS BANK, FSB

By: [Signature]
ELSA MCKINNON VICE PRESIDENT

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
The foregoing instrument was acknowledged before me this 1st day of September, 2000, by **ELSA MCKINNON** of **FLAGSTAR BANK, FSB f/k/a FIRST SECURITY SAVINGS BANK, FSB** on behalf of said CORPORATION.

[Signature]
CEREZA MORALES Notary Public
My commission expires: 11/10/2004
PrepBy: D.Colon/NTC, 101 N. Brand #1800, Glendale, CA 91203 (800)346-9152



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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 County, Illinois:

LOT 2 IN BLOCK 25 IN H.O. STONE AND COMPANY'S WORLDS FAIR ADDITION, A SUBDIVISION OF PART OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH AND SOUTH OF THE INDIAN BOUNDARY LINE, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 21, 1979 AS DOCUMENT NUMBER 10282949, IN COOK COUNTY, ILLINOIS.

00027876

Parcel ID #: 15-04-300-031-0000

which has the address of 1555 NORTH 40TH AVENUE Illinois STONE PARK

Street/City,

Zip Code ("Property Address"); 60185

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 lawfully 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 for (a) 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 mortgage 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.