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2609/0182 52 001 Page 1 of 2

2001-06-04 12:54:26

Cook County Recorder 43.50

RECORD AND RETURN TO:

3000 LEADENHALL ROAD
P.O. BOX 5249
, MT. LAUREL NJ 08054
SECURITY #: AI-2001-00243
ID: 95-200009-DI

ASSIGNMENT OF DEED
OF TRUST OR MORTGAGE

Record this 1st

LOAN #: 0013918966
NAME: Koneru
STATE OF: IL
COUNTY OF: COOK

KNOW ALL MEN BY THESE PRESENTS, THAT CENDANT MORTGAGE CORPORATION D/B/A ERA MORTGAGE, 3000 LEADENHALL ROAD, MT. LAUREL,,NJ, 08054, A CORPORATION EXISTING UNDER THE LAWS OF THE NEW JERSEY FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO:
BISHOPS GATE RESIDENTIAL MORTGAGE TRUST
1 RODNEY SQUARE, 1ST FLOOR
920 KING STREET

WILMINGTON, DE 19801
THAT CERTAIN PROMISSORY NOTE AND DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:
NOTE AND DEED OF TRUST OR MORTGAGE DATED: 01/19/2001
AMOUNT: 212,135.00 EXECUTED BY: Ravi Koneru

CLERKS FILE OR INSTRUMENT NO: 0010078485 RECORDED DATE: 1/30/01
BOOK: 8864 VOLUME: PAGE: 0057
ADDRESS: 29 Augusta, STREAMWOOD, IL 60107
DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN.
*D/B/A ERA MORTGAGE
TOGETHER WITH THE NOTE THEREIN OR REFERRED TO, THE MONEY DUE AND TO BECOME DUE THEREON WITH INTEREST AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE.

DATED: 01/30/2001

* CENDANT MORTGAGE CORPORATION
3000 LEADENHALL ROAD
MT. LAUREL, NJ 08054

WITNESSED BY: _____
LARRY FOSLER

BY: _____
LAUREN DEZUTTI
ASSISTANT VICE PRESIDENT

PREPARED BY: _____
JACQUELINE BRYANT

BY: _____
TREMAYNE WOOD
ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON,
ON 01/30/2001, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED LAUREN DEZUTTI AND TREMAYNE WOOD PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE ASSISTANT VICE PRESIDENT AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

_____
NOTARY PUBLIC

TRACY PETERS
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 07/12/2001

lgf

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 44 IN EMERALD HILLS-PHASE 1, BEING A SUBDIVISON OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACORDING TO THE PLAT THEREOF RECORDED JUNE 7, 1996 AS DOCUMENT 96436786, IN COOK COUNTY, ILLINOIS. Being the same premises conveyed to the mortgagors herein by deed being recorded simultaneously herewith; this being a purchase money mortgage given to secure the purchase price of the above described premises.

Parcel ID #: 06-22-108-019-0000

which has the address of 29 AUGUSTA [Street]
STREAMWOOD [City], Illinois 60107 [Zip Code] ("Property Address");

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.



Original