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Recording requested by PRISM MORTGAGE COMPANY When recorded mail to: COUNTRYWIDE HOME LOANS, INC. 1800 TAPO CANYON RD. SV-79C SIMI VALLEY, CA 93063 Attn: NANCY JACINTO

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CORPORATION ASSIGNMENT OF MORTGAGE

Account# 000 7953232 2005W Commitment# 8001023

For value received, the undersigned, PRISM MORTGAGE COMPANY, 440 N. ORLEANS CHICAGO, IL 60(11), hereby grants, assigns and transfers to:

COUNTRYWIDE NOME LOANS, INC.

1800 TAPO CANYON ROAD, SIMI VALLEY, CA 93063

All its interest under that certain Mortgage dated 2/16/01, Executed by: RANDALL REITHER & MAR! 2. HIGGINS, Mortgagor as per MORTGAGE recorded as Instrument No.00/0321505 on 4-23-01 in Book 1701 Page 0072 of official records in the County Recorder's Office of COOK County, ILLINOIS.

Tax Parcel = Original Mortgage \$100,000.00 300 GRANVILLE AVENUE, PARK RIDGE, IL 60068

(See attached page for Legal Description) Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

PRISM MORTGAGE COMPANY

Dated: 6/15/01 State of California County of Ventura

TRACY SCHREINER ASSISTANT VICE PRESIDENT

On 6/15/01 before me, Y.T PEREZ, personally appeared TRACY SCIREINER ASSISTANT VICE PRESIDENT, PRISM MORTGAGE COMPANY, Personally known to me (or proved to me on the basis of satisfactory evidence) to be the reson(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their duly authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Signature

Prepared by: NANCY JACINTO 1800 TAPO CANYON RD., SIMI VALLEY, CA 93063 Phone # (805) 577-4737

Y. T. PEREZ Commission # 1238147 Notary Public — California Ventura County My Comm. Expires Oct 16, 2003

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Proberty of Cook County Clerk's Office

10329509

LOT 17 IN GEORGE C. YOST'S SUBDIVISION OF PART OF LOT 1 IN DIVISION OF 42 ACRES OF LAND, THE WEST LINE DRAWN PARALLEL WITH THE EAST LINE THEREOF AND BEING ALL OF LOT 1 IN THE ASSESSOR'S DIVISION OF THE NORTHWEST 1/4 OF SECTION 1, AND EAST PART OF LOT 2 IN ASSESSOR'S DIVISION OF THE NORTHEAST 1/4 OF SECTION 2, ALL IN TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF LOTS 5 AND 6 IN TALCOTT TERRACE, BEING A SUBDIVISION OF LOT 2 IN DIVISION OF 42 ACRES OF LAND AFORESAID, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 12-01-134-006-0000

The Premises includes all buildings, fixtures and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ thereof as may be advanced and readvanced from time to time to

100,000.00

so much

RANDALL E. REITHER AND MARY R. HIGGINS

And Disclosure Statement (the "Note") dated FEBFUARY 16, 2001 , plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agree nems made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

BORROWER'S IMPORTANT OBLIGATIONS:

- (a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rants relating to the Premises when they become due. We will not claim any credit on, of make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.
- (b) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a cord minium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.
- (c) INSURANCE. We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of

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