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2001-10-26 10:44:46
Cook County Recorder 23.50

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
MARKHAM OFFICE



Tax ID 28-11-222-010-0000

Record and Return to: OLC
Cendant Mortgage Corporation
3000 Leadenhall Road, P.O. Box 5449
Mt. Laurel, NJ 08054
Source ID: 97 Tier: RI

RECORD THIS 1ST

Loan #: 0015399512
Name: Kozicki
State of: IL
County of: COOK
560380

Assignment of Deed of Trust or Mortgage

Know all men by these presents that *Cendant Mortgage Corporation, 3000 Leadenhall Road,, Mt. Laurel, NJ 08054, a Corporation existing under the laws of the State of 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

* a/b/a Coldwell Banker Mortgage

That certain Promissory Note, and Deed of Trust or Mortgage described as follows:

Note and Deed of Trust or Mortgage Dated: 05/23/01

Amount: \$94,158.00 Executed by: Alan J Kozicki

Donna M Savickas

Clerks file or instrument no: 0010467812

Recorded Date: 6-1-01

Book: Volume: Page:

Address: 14547 South Sawyer MIDLOTHIAN IL 60445

Describing land therein as described in Deed of Trust/Mortgage referred to herein.

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: 05/31/01

* Cendant Mortgage Corporation

Witnessed by: Sangita Dave
Sangita Dave

3000 Leadenhall Road
Mt. Laurel, NJ 08054

Prepared by: Rob Martin

Rob Martin
*Cendant Mortgage Corporation
3000 Leadenhall Road
Mt. Laurel, NJ 08054

By: Kelly Richards
Kelly Richards
Assistant Vice President

By: Tremayne Wood
Tremayne Wood
Assistant Secretary

State of New Jersey, County of Burlington

On 05/31/01, before me, the undersigned, a notary public in and for said State and County, personally appeared Kelly Richards 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 instrument pursuant to the its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the State and County last aforesaid.

Titi Udoh
Notary Public

Titi Udoh
Notary Public of New Jersey
My Commission Expires: 02/23/2004

TITI UD OH
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Feb. 23, 2004

28550

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: 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.

Lot 15 in Block 1 in ARTHUR T. MCINTOSH AND COMPANY'S MIDLOTHIAN HOME GARDENS SUBDIVISION in the South 1/2 of the Northeast 1/4 of Section 11, Township 36 North, Range 13, East of The Third Principal Meridian, in Cook County, Illinois.

Parcel ID #: 2811-222-010-0000 which has the address of 14547 SOUTH SAWYER [Street] MIDLOTHIAN [City], Illinois 60445 [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.

Initials: [Handwritten initials]

Original