UNOFFICIAL CO11/28326

2001-12-03 10:29:59

Cook County Recorder

23.50

Recording requested by PRISM MORTGAGE GOMPANY When recorded mall to: COUNTRYWIDE HOME LOANS, INC. 1800 TAPO CANYON RD., SV-79C SIMI VALLEY, CA 93063 Attn: Angeles Meripa

£ . A\_

CCOK COUNTY RECO

EUGENE "E

MARKHAM OLIVE

WEORPORATION ASSIGNMENT OF MORTGAGE

Account# Commitment#

14

00085322712005N

9701

For value received, PRISM MORTGAGE COMPANY 440 N. ORLEANS CHICAGO, IL 60610, its successors and assigns, hereby assigns and transfers to Mortgage Rectronic Registration Systems, Inc., G4318 Miller Road, Flint, MI
48501-2026, its successors and assigns, as nominee for COUNTRYWIDE HOME
LOANS, INC., its successors and assigns, all its rights, title and interest
in and to a certain Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage dated 4/25/01, Executed by: CURTIS E. JOHNSON &
ROBIN U. JOHNSON, Mortgage as per MORTGAGE recorded as Instrument No.

OO/10/3/708920n 5-03-01 in Book Page of official
records in the County Recorder's Office of COOK County, ILLINOIS.

Tax Parcel = Tax Parcel =

Original Mortgage \$55,000.0/ 1837 ASHLAND AVENUE, CHICAGO, 17, 60201

(See attached page for Legal Description)
Together with the Note or Notes there n 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: 8/30/01 State of California County of Ventura

Deanna Burns Assistant Vice President

On 8/30/01 before me, Angeles Medina, personally appeared Deanna Burns Assistant Vice President of PRISM MORTGAGE COMPANY, Personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 archorized 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

ingelis Medina

Prepared by: Angeles Medina 1800 Tapo Canyon Road SV-79, Simi Valley, CA 93063 Phone # (805) 577-4729 Extn: 4729

MIN: 100015700005608407

Commission # 1243094 Notary Public — California \$

**Ventura County** My Comm. Expires Nov 23, 2003

ANGELES MEDINA

MERS Phone: 1-888-679-6377

## UNOFFICIAL COPY

Property of Coot County Clott's Office

Page 2 of

LOT 2 IN SUTTON FAMILY SUBDIVISION OF THE NORTH 33 FEET OF LOT 3, AND THE SOUTH 17 FEET OF LOT 3, AND THE NORTH 17 FEET, OF LOT 4, IN BLOCK IN GILBERT & FARMER'S ADDITION TO EVANSTON, IN COOK COUNTY, ILLINOIS.

0011128326 Page 2 of 2

Parcel ID #: 10-13-218-032-0000

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 ov pership, use or possession of the Premises and all appurtenances thereto.

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

55,000.00

or so much

CURTIS E, JOHNSON AND ROLIN U. JOHNSON

, the Borrower(s) under the Home Equity Credit Line Agreement And Disclosure Statement (the "Note") dated AIRIJ 25, 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 agreements 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 ents relating to the Premises when they become due. We will not claim any credit on, or 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 condominium 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

Illimols HELOC Mortgage (9/96)