Loan #: 74548

Prepared By:

OPTION HOME LENDING 200 W. WASHINGTON ST.

CHICAGO TU 60606

When Recorded Mail To:

LAKESHORE TITLE AGENCY 1301 E. HIGGINS ROAD ELK GROVE VILLAGE, ILLINOIS 60007

2000-03-02 11:42:49

Cook County Recorder



23.50

Space Above For Recorder's Use —

CORPORATION ASSIGNMENT OF REAL ESTATE MORTGAGE

LOAN NO. 74548

FOR VALUE RECEIVED the unde signed hereby grants, assigns and transfers to M & I BANK FSB

all the rights, title and interest of undersign d in and to that certain Real Estate Mortgage dated FEBRUARY 23, 2000 executed by MIHAELA VARGA, DIVORCED AND NOT SINCE REMARRIED

to RESIDENTIAL FINANCE CORPORATION, CORPORATION a corporation organized under the laws of the State of ILLINOIS and whose principal place of business is 401 NORTH WARASH, SUITE 621, CHICAGO, ILLINOIS and recorded as Document No. , by the County 00152694 COOK Recorder of Deeds, State of ILLINOIS described hereinafter as follows: SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A". 0/6/4/5 A.P.N. #: 13-30-305-029

P.I.N.: 13-30-305-029

Commonly known as: 2734 N. NEW ENGLAND AVENUE, CHICAGO, ILLINOIS 60635 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 Real Estate Mortgage.

STATE OF ILLINOIS COUNTY OF COOK

On February 23rd 2000 before me, the undersigned a Notary Public in and for said County and, State, personally appeared LAKESHORE TITLE AGENCY known to me to be the ATTORNEY-IN-FACT of the corporation herein which executed the within instrument, that the seal affixed to said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he acknowledges said instrument to be the free act and deed of said corporation.

Notary Public

My commission Expires

RESIDENTIAL FINANCE CORPORATION, CORPORA 'ION

mosable

AGENCY

Witness:

OFFICIAL SEAL SALLY K. SARAUER NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 1-4-2004

ORIGINAL

County,

LOT 15 IN SUPERIOR HOME BULLDERS SUBDIVISION OF LOTS 3, 6, 7, 10, 11, 12, 13, 14 AND 16 OR MOORE'S ADDITION TO OLK, AVAILABLE AS SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 AND ALL OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED MAY 7, 1913, AS DOCUMENT 5179435, IN COOK COUNTY, ILLINOIS.

A.P.N.: 24-04-114-007

which has the address of 5401 WEST 88TH STREET, OAK LAWN [Street]

[City]

Illinois

60453 [Zip Code]

("Property Address");

reddie 6.

LOS COOK COUNTY CLOTHS OFFICE ILLINOIS -- Single Family -- Fan vie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 9/90 (page 1 of 7 pages)

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UNOFFICIAL CC

00152694

RIDER TO NOTE AND DEED OF TRUST

For a valuable consideration, receipt of which is hereby acknowledged, the undersigned agree that that certain Promissory Note of even date to which this Rider is attached, shall be subject to the following provisions, notwithstanding any provisions to the contrary contained in said Promissory Note or the Deed of Trust securing same:

(Check box, if applicable)

PREPAYMENT PENALTY - FIRST () YEARS OF NOTE 1. (

The undersigned may prepay an amount not exceeding twenty percent (20%) of the original principal amount in any twelve month period commencing from the date of the Promissory Note of anniversary dates thereof without penalty. If the aggregate amount of principal prepaid in any twelve month period exceeds twenty percent (20%) of the original principal amount of this loan, then as consideration for the acceptance of such or payment and in addition to any other sum payable hereunder, the undersigned agrees to pay the holder reperior a sum equal to six (6) months interest on the amount prepaid in excess of twenty percent (20%, of the original principal amount at the rate specified in the Promissory Note. Such additional sums shall be paid whether prepayment is voluntary or involuntary including any prepayment affected by the ever iso of any acceleration provisions contained in the Promissory Note to which this Rider is attached, of in the Deed of Trust or any other security instrument securing the Promissory Note to which this Rid r is attached.

) BALLOON PAYMENT 2. (

years. You must repay the entire principal balance This loan is payable in full at the end of of the loan and the unpaid interest then due. The lender is under no obligation to refinance the loan at that time. You will therefore be required to make payment out of other assets you may own, or you will have to find a lender willing to lend you the winey at prevailing market rates, which may be considerably higher or lower than the interest rate on this loan. If you refinance this loan at maturity, you may have to pay some or all closing costs normally associated with a new loan, even if you obtain refinancing from the same lender.

3. (XX) FEE FOR RETURN OR DISHONORED CHECKS:

Borrowers agree to pay a fee of \$10.00 for return by a depository institution to Lender of a dishonored check, negotiable order of withdrawal or share draft.

POPE 2/23/00