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When Recorded Return to:
EMC Mortgage Corporation
Mac Arthur Ridge II
909 Hidden Ridge Dr., Ste. 200
Irving, TX 75038

0021109819

2255/0022 16 001 Page 1 of 2
2002-10-09 10:31:39
Cook County Recorder 46.50

attn: Pay off Dept

ASSIGNMENT OF MORTGAGE

6622682

WITHOUT RECOURSE FOR VALUE RECEIVED First National Bank of Nevada, a National Banking Association, having an address of 14635 NORTH KIERLAND BLVD #201 SCOTTSDALE, AZ 85254 ("Assignor"), in consideration of the sum of \$20.00 and other valuable consideration received does hereby grant, assign, transfer and convey to:

Bank One, National Association, as Trustee for certificateholders of Bear Stearns Asset Backed Securities, Inc. Asset Backed Certificates, Series 2002-AC1 ("Assignee"),

all of its rights, title and interest in and to the following:



Mortgage dated 10/07/2001, granted by ILIANA COVACIU 0021109819

PARCEL/TAX ID# 13-01-122-036-1016

to ST. FRANCIS MORTGAGE in the amount of \$95,000.00 and recorded on 11-13-01, in Document # 0011063191, Book NA at Page No. NA of the real property records of the Clerk and Recorder of COOK County, ILLINOIS (the "Mortgage") which Mortgage secures the Note and encumbers the property more particularly described therein.

Exhibit "A" legal attached hereto and made a part hereof.

TOGETHER WITH all the indebtedness currently due and to become due under the terms of the Mortgage, including interest, and all rights accrued or to accrue under the Mortgage.

First National Bank of Nevada

by: Tabitha Morrow

Name: TABITHA MORROW

Title: ASSISTANT VICE PRESIDENT

STATE OF ARIZONA)
) SS.
COUNTY OF MARICOPA)

On this 4TH day of OCTOBER, 2001 before me, a Notary Public in and for said MARICOPA County, personally appeared TABITHA MORROW known to me to be ASSISTANT VICE PRESIDENT of First National Bank of Nevada, the Corporation that executed the within instrument, and also known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument, on behalf of the Corporation herein named, and acknowledged to me the Corporation executed the same.



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0021109819

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Ticor Title Insurance Company

Commitment Number: FM408610

TICOR TITLE INSURANCE COMPANY
MATLIN & FAJERSTEIN, as agent
500 SKOKIE BOULEVARD #360
NORTHBROOK, IL 60062

Commitment Legal Description Schedule A Continued

PARCEL 1: UNIT 204 IN 8040 NORTH TROY CONDOMINIUM AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF LOT 14 (EXCEPT THAT PART THEREOF TAKEN FOR LINCOLN AVENUE) WHICH LIES EAST OF THE EAST LINE (PRODUCED SOUTH) OF LOTS 1 TO 13, INCLUSIVE, AND EXCEPTING THEREFROM THAT PART THEREOF DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE (PRODUCED SOUTH) OF LOTS 1 TO 13, AFORESAID, 105.51 FEET, MORE OR LESS, SOUTH, THE SOUTHEAST CORNER OF SAID LOT 13 (SAID POINT OF BEGINNING BEING THE NORTH FACE OF A CONCRETE DOCK); THENCE EAST ON SAID NORTHERLY FACE OF A CONCRETE DOCK, 4.48 FEET, MORE OR LESS, TO THE NORTHEAST CORNER OF SAID CONCRETE DOCK; THENCE SOUTH ON THE EAST LINE OF SAID CONCRETE DOCK TO THE SOUTHEAST CORNER OF SAID CONCRETE DOCK; THENCE WEST ON THE SOUTH LINE OF SAID CONCRETE DOCK, 3.83 FEET, MORE OR LESS, TO ITS INTERSECTION WITH THE EAST LINE (PRODUCED SOUTH) OF LOTS 1 TO 13, INCLUSIVE, ALL IN KRENN AND DATO'S LINCOLN KEDZIE ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 24975261 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE 14, LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER 24975261.

PARCEL 3: EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AFORESAID, AS SET FORTH IN THE DECLARATION OF EASEMENT DATED SEPTEMBER 25, 1963 AND RECORDED OCTOBER 1, 1963 AS DOCUMENT 18928286, OVER AND UPON A STRIP OF LAND 20 FEET WIDE ACROSS THAT PART OF LOT 14 (EXCEPT THAT PART THEREOF TAKEN FOR LINCOLN AVENUE) WHICH LIES WEST OF AND ADJOINING THE EAST LINE, PRODUCED SOUTH, OF LOTS 1 THROUGH 13, BOTH INCLUSIVE, IN KRENN AND DATO'S LINCOLN KEDZIE

ADDITION TO NORTH EDGEWATER, AFORESAID, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS
ID# 13-01-122-036-1016

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