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0021216863

29/0272 10 001 Page 1 of 3
2002-11-04 14:14:05
Cook County Recorder 28.50

4302455
Prepared By: *[Signature]*

MBC MORTGAGE
6817 WEST 167TH STREET
TINLEY PARK, ILLINOIS 60477



and When Recorded Mail To
MBC MORTGAGE CORP.
6817 WEST 167TH STREET
TINLEY PARK
ILLINOIS 60477

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Corporation Assignment of Real Estate Mortgage

LOAN NO.: 0015702699

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to
WELLS FARGO HOME MORTGAGE, INC. A CALIFORNIA CORPORATION
3601 MINNESOTA DRIVE, MAC X4701-022, MINNEAPOLIS, MINNESOTA 55435

all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated OCTOBER 25, 2002
executed by
BRADLEY T. JOHNSON, A MARRIED MAN CINDY JOHNSON

to MBC MORTGAGE CORP.

a corporation organized under the laws of THE STATE OF ILLINOIS
and whose principal place of business is 6817 WEST 167TH STREET
TINLEY PARK, ILLINOIS 60477

and recorded in Book/Volume No.

, page(s)

, as Document No.

Cook

County Records, State of ILLINOIS

described hereinafter as follows:

(See Reverse for Legal Description)

Commonly known as

7515 S. OKETO AVENUE, Bridgeview, ILLINOIS 60455

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

MBC MORTGAGE CORP.

COUNTY OF COOK

On OCTOBER 30, 2002 before
(Date of Execution)

me, the undersigned a Notary Public in and for said
County and State, personally appeared

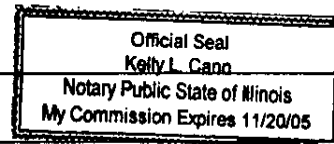
STEPHEN PALLOTTO
known to me to be the PRESIDENT
and

[Signature: Stephen Pallotto]
By: STEPHEN PALLOTTO
Its: PRESIDENT

known to me to be
of the corporation herein which executed the within
instrument, that the seal affixed to said instrument is the
corporate seal of said corporation: that 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/she acknowledges said instrument to
be the free act and deed of said corporation.

By:
Its:
[Signature: Kelly Cann]
Witness:

Notary Public *[Signature: Kelly Cann]*
Cook County,
My Commission Expires 11-20-05

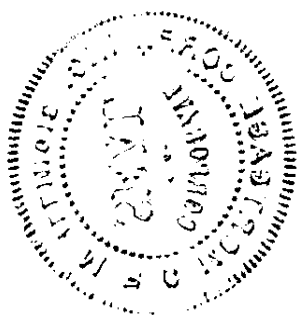


(THIS AREA FOR OFFICIAL NOTARIAL SEAL)

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0015702899

RIDER - LEGAL DESCRIPTION

THE WEST 132 FEET OF LOT 4 IN FREDERICK H. BARTLETT'S HARLEM AVENUE AND 71ST STREET FARMS FIRST ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

18-25-401-034

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ADJUSTABLE RATE RIDER

0015702899

FHA Case No.

137-1988746

THIS ADJUSTABLE RATE RIDER is made this **25TH** day of **OCTOBER**, **2002**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to **MBC MORTGAGE CORP.**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

7515 S. OKETO AVENUE
Bridgeview, ILLINOIS 80455

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of **JANUARY**, **2004**, and on that day of each succeeding year. "Change Date" means each date on which the interest rate could change.

(B) The Index

Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary. As used in this Rider, "Secretary" means the Secretary of Housing and Urban Development or his or her designee." Lender will give Borrower notice of the new Index.

FHA Multistate ARM Rider - 10/95

VMP-591U (9705)

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VMP MORTGAGE FORMS - (800)521-7291

Initials: *BTS*

CAJ

DPS 9636

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