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334/0252 45 001 Page 1 of 5
2003-02-21 13:54:51
Cook County Recorder 32.50

Prepared By:

Amerihome Mortgage Company,
LLC
1414 N. Milwaukee Avenue
Chicago, IL 60622



After Recording Return To:

Amerihome Mortgage Company,

1414 N. Milwaukee Avenue
Chicago, IL 60622

[Space Above For Recorder's Use]

ASSIGNMENT OF MORTGAGE

LOAN NO. 4454633

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to
Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI
48501-2026, its successors and assigns

all the rights, title and interest of the undersigned in and to that certain Real Estate Mortgage dated
February 07, 2003 to secure payment of One Hundred Thousand
and no/100.
(U.S. 100,000.00) executed by MICHAEL A. VRSHEK, UNMARRIED

GMAC Bank,

to Amerihome Mortgage Company, LLC,
a corporation organized under the laws of Illinois and whose address
is 1414 N. Milwaukee Avenue, Chicago, IL 60622,
and recorded in Book, Volume, or Liber No. , at page
(or as No.), by the COOK County Recorder's Office,
State of IL described hereinafter as follows:

30249470

SEE ATTACHED LEGAL DESCRIPTION RIDER

P.I.N. / Tax I.D. No.:

Commonly known as: 1001 W. MADISON AVENUE
CHICAGO, IL 60607

Document Express, Inc.

(Page 1 of 2)

GEN102

MIN 10006970004454634

MERS Telephone: (888) 679-6377

MAV
2-7-03

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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.

TO HAVE AND TO HOLD the same unto Assignee, its successor's and or assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

Miriam A. Veseloh 2-7-03
Witness

Amerihome Mortgage Company,
LLC

(Assignor)

Witness

By: _____
Peter E. Georgitsis (Signature)
Senior Vice President

STATE OF IL

COUNTY OF Cook

On February 07, 2003, before me, the undersigned a Notary Public in and for said County and State, personally appeared Peter E. Georgitsis, known to me to be the Senior Vice President of the corporation herein which executed the within 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 free act and deed of said corporation.

(Seal)

Kathleen M Durham

OFFICIAL SEAL Notary Public
KATHLEEN M DURHAM
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. JULY 18 2003

My Commission Expires: _____

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CONDOMINIUM RIDER

4454633

THIS CONDOMINIUM RIDER is made this 7th day of February 2003, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

Amerihome Mortgage Company, LLC

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

1001 W. MADISON AVENUE, CHICAGO, IL 60607

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

1001 W. MADISON CONDOMINIUMS

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance,

MULTISTATE CONDOMINIUM RIDER-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP-3R (0008)

Form 3140 1/01

Page 1 of 3

Initials: MAV

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then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

Michael A. Vrshek 2-7-03 (Seal) _____ (Seal)
MICHAEL A. VRSHEK -Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

Property of Cook County Clerk's Office
30249071