

Prepared by

Constant Tenor

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5/8/0049 50 001 Page 1 of 2
2003-02-13 10:11:21
Cook County Recorder 2R,50



RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:

Wells Fargo Home Mortgage, Inc.
3601 MINNESOTA DRIVE, STE 200
BLOOMINGTON, MN 55435
Attn: MAC # 4701-022
Loan #: 0579613
Drafted By: Shawn Turner
FDLOCTN:

Space Above this Line for County Recorder

Corporation Assignment of Mortgage/Deed of Trust

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to:

Wells Fargo Home Mortgage, Inc.
405 SW 5th Street, Des Moines IA 50328

all beneficial interest under that certain Deed of Trust dated: May 24, 2002
executed by: GLENN JANETEAS

To UNIVERSAL MORTGAGE CORPORATION, Trustor
Trustee
and recorded as Instrument No. 0020613053 on 05/31/2002 in Book:
Page: , of Official Records in the County Recorder's office of Cook County
IL , describing land therein as:

LEGAL DESCRIPTION AS SHOWN AND/OR ATTACHED TO THE DEED OF TRUST REFERRED TO HEREIN.

Pin or Tax ID #: Loan Amount: \$188,049.00
Property Address: 2545 SILVERCREEK DRIVE, FRANKLIN PARK, IL 60131

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 Mortgage/Deed of Trust.

Universal Mortgage Corp

Dated: October 30, 2002

State of Minnesota) ss.
County of Hennepin

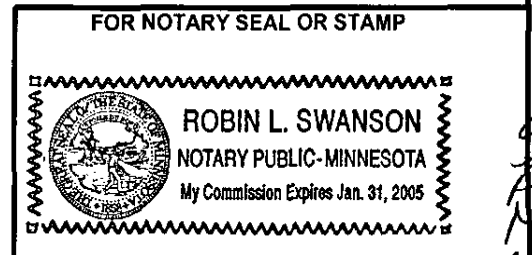
Lana Elsenpeter
Assistant Secretary

On October 30, 2002

before me

personally appeared Lana Elsenpeter, Assistant Secretary of Universal Mortgage Corp 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 authorized capacity(ies), entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Robin L Swanson (Seal)



File
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CW

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in Cook County, Illinois:

LOT 34 IN BLOCK 7 IN WESTBOOK UNIT NO. 8, BEING MILLS AND SON'S SUBDIVISION IN THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #:12-28-408-034

which has the address of 2545 SILVERCREEK DRIVE [Street] FRANKLIN PARK [City], Illinois 60131 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.