



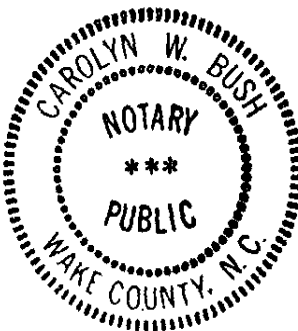
MORTGAGEE'S AFFIDAVIT
(Beneficiary if using a Deed of Trust)

Loan #7428462

The undersigned, Suzanne Arden, does hereby depose and say as follows:

1. That I am an authorized officer of the mortgage (or assignee), Mortgage Electronics Registration Systems, Inc.
2. That this Affidavit refers to the Mortgage from St. Francis Mortgage Corporation, to Mortgage Electronic Registration Systems, as nominee for Wachovia Mortgage Corporation in relation to property located at **6221 South Saint Lawrence, Chicago, IL** dated 12/10/02 and filed for record in **Cook County, IL** as Document #0021316911 on 12/16/02.
3. That the Mortgage Identification Number (MIN) was either omitted or incorrect on said Mortgage (or Assignment).
4. That the correct MIN for the Mortgage (or Assignment) is MIN **100097700000182474**, and that the MERS telephone number to call for information when using this MIN is (888) 679-6377.

Given under my Hand and Seal of Office this 28TH day of February, 2003.



Carolyn W. Bush

Notary Public in and for the State of North Carolina, County of Wake
Printed Name: Carolyn W. Bush
My Commission Expires: June 23, 2007

Suzanne Arden

Suzanne Arden, Assistant Vice President
Wachovia Mortgage Corporation f/k/a First Union Mortgage Corporation

Prepared By

& Return To: Myrl T. Vandergriff, NC4723
Wachovia Mortgage Corp.
1100 Corporate Center Dr.
Raleigh, NC 27607



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(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County [Type of Recording Jurisdiction]

of Cook [Name of Recording Jurisdiction]:

THE NORTH 10 FEET OF LOT 24 AND THE SOUTH 15 FEET OF LOT 25 IN BLOCK 8 IN THE RESUBDIVISION OF THE WASHINGTON PARK CLUB ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 15, TOWNSHIP 38 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID Number: 20-15-420-006 which currently has the address of 6221 South Saint Lawrence [Street] Chicago [City], Illinois 60637 [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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items