

UNOFFICIAL COPY



0323003002

Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 08/18/2003 09:56 AM Pg: 1 of 2

PREPARED BY:

Gene Hemmerich
CNI National Mortgage Co.

AND WHEN RECORDED MAIL TO

CNI National Mortgage Co.
7142 Columbia Gateway Dr.
Columbia, MD 21046
Attn: Document Control

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Parcel ID: 29-10-408-013

**Wells Fargo Home Mortgage Inc., a California Corporation,
800 LaSalle Avenue, Suite 10000, Minneapolis, MN 55402
Corporation Assignment of Real Estate Mortgage**

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to AHM Wells Fargo

all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated January 14, 2003
executed by Loretta Farries, an unmarried person

to CNI National Mortgage Co.,
organized under the laws of State of Maryland
7142 Columbia Gateway Dr., Columbia, MD 21046
and recorded in Book/Volume No. *5648* page(s) *98*

a corporation
and whose principal place of business is

, as Document No. *0030178687*
described hereinafter as follows:

COOK County Records, State of Illinois

Commonly known as: 15104 Evers Street, Dolton, IL 60415

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.

ATTESTED: (SEAL) *[Signature]*
Assistant Secretary

BY: *[Signature]*
John Schmitz
TITLE: Vice President
Columbia National Incorporated

STATE OF ~~Illinois~~ *MD*
COUNTY OF ~~Howard~~

On January 14, 2003 before me, the undersigned, a Notary Public in said State, personally appeared
John Schmitz, known to me to be the Vice President 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 free act and
deed of said corporation.

[Signature]
NOTARY PUBLIC
My Commission Expires:



STELLA STOUT
NOTARY PUBLIC
BALTIMORE COUNTY, MD
MY COMMISSION EXPIRES 5-01-08

*SLY
P
M
H*

UNOFFICIAL COPY

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 31 IN BLOCK 4 IN CALUMET CENTER GARDENS, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN.

Parcel ID #: 29-10-408-013

which has the address of 15104 Evers Street, Dolton
Illinois 60419

[Street, City],

[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.