

UNOFFICIAL COPY



When Recorded Return To:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683

Doc#: 0326517277
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 09/22/2003 03:22 PM Pg: 1 of 2

Document Prepared By: A. Graham/NTC
2100 Alt 19 North
Palm Harbor, FL 34683

POOL#: 488328
MSMC#: 8047979
US MTG#: LL-047979

ASSIGNMENT OF MORTGAGE/DEED

FOR GOOD AND VALUABLE CONSIDERATION,
the sufficiency of which is hereby acknowledged, the undersigned,
GOVERNMENT NATIONAL MORTGAGE ASSOCIATION, whose address is
451-7th Street, Washington, DC 20410, (assignor),
by these presents does convey, grant, sell, assign, transfer and set
over the described mortgage/deed of trust together with the certain
note(s) described therein together with all interest secured thereby,
all liens, and any rights due or to become due thereon to
U.S. MORTGAGE, a Nevada Corporation, whose address is
5825 W. Sahara Avenue, Las Vegas, NV 89146,
its successors or assigns, (assignee).
Said mortgage/deed of trust bearing the date 12/21/98, made by
JOSE F HERNANDEZ & MARIA HERNANDEZ
to **MCA MORTGAGE CORPORATION**
and recorded in the Recorder or Registrar of Titles of COOK
County, Illinois in Book _____ Page _____ as Instr# 08179105
upon the property situated in said State and County as more fully
described in said mortgage or herein to wit:

SEE EXHIBIT A ATTACHED
known as: 5226 S KEELER CHICAGO, IL 60629
11/01/02 19-10-404-042

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION
By Market Street Mortgage Corporation Attorney in Fact Pursuant to
that certain power of attorney recorded in
INSTRUMENT NO. 0030306919 IN THE RECORDS OF THE RECORDER OF
COOK COUNTY, STATE OF IL, ON 03/05/03

By: *Barbara Jan Jenkins*
BARBARA JAN JENKINS SENIOR VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me
this 1st day of November, 2002, by BARBARA JAN JENKINS
of MARKET STREET MORTGAGE CORPORATION as Attorney in fact
on behalf of said CORPORATION.

Angela J. Rothwell
ANGELA J. ROTHWELL Notary Public
My commission expires: 10/03/2004

MSMGU XX 18FP NA



*3000
5725*

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 3 IN CARL ZARLENGA'S SUBDIVISION, A SUBDIVISION IN THE WEST 1/2
 OF THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 13, EAST
 OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

19-10-407-042

Parcel ID #:

which has the address of 5226 SOUTH KEELER, CHICAGO
 Illinois

[Street, City],

60629 [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.