

# UNOFFICIAL COPY



Doc#: 0329740036  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 10/24/2003 02:59 PM Pg: 1 of 3

Recording Requested By:  
**HOMEQ SERVICING CORPORATION**

And When Recorded Mail To:  
**HomeEq Servicing Corporation**  
P O Box 17309  
Mailcode #C73501  
Sacramento, CA 95813-3309

Loan#: 0308045863 Project ID#: 3,770 Cust#: 743 Date: JULY 29, 2003

## ASSIGNMENT OF MORTGAGE

For good and valuable consideration, the sufficiency of which is hereby acknowledged,  
**AMERICASH, 450 APOLLP STREET, SUITE E, BREA, CA 92821** by these presents does convey, grant, bargain, sell, assign, transfer and set over to:  
**WACHOVIA BANK OF DELAWARE, N.A., SUCCESSOR BY MERGER TO FIRST UNION NATIONAL BANK OF DELAWARE, SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY BANK N.A., SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY CORPORATION, 1525 West W.T. Harris Blvd., Charlotte NC 28288-nc0361**

the described Mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon. Said Mortgage for \$450,000.00 is recorded in the State of ILLINOIS, County of COOK Official Records, dated JANUARY 10, 2003 and recorded on 5/27/03, as Instrument No. 0314750138, in Book No. \_\_\_\_\_, at Page No. \_\_\_\_\_.

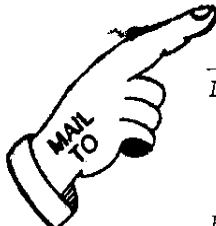
Original Mortgagor: **JAMES H HAYES AND MARIANNE S HAYES**  
Original Mortgagee: **AMERICASH**

Property Address: **630 EARL DRIVE NORTHFIELD IL 60093-**  
PIN# **04-24-201-012-0000**  
Legal Description: **See Attached Exhibit 'A'**

**AMERICASH**

By: Susette Cole, Vice Pres.  
(Name, Title): Susette Cole

SY  
P3  
SIV  
M.Y  
15/11



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State of CA  
County of Orange } ss.

On 8/14/03 before me, Sarah Giangrande, personally  
appeared Suzette Cole, Vice Pres. personally  
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) and that by his/her/their signature(s) on the  
instrument the person(s), or the entity upon behalf of which the person(s)  
acted, executed the instrument.

Witness my hand and official seal.

Sarah Giangrande  
(Notary Name): Sarah Giangrande



PROPERTY OF Cook County Clerk's Office

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- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) "Escrow Items" means those items that are described in Section 3.
- (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (P) "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 Lender and Lender's successors and assigns the following described property located in the

COUNTY of LAKE

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

LOT 4 IN HAPP'S HOME ADDITION TO WOODLAND PARK SUBDIVISION, BEING A SUBDIVISION OF ALL THAT PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EASTERLY OF AND ADJOINING THE CENTER LINE OF HAPP ROAD, EXCEPT THAT PART THEREOF LYING EASTERLY OF THE WESTERLY LINE OF THE RIGHT OF WAY OF THE CHICAGO AND NORTHWESTERN RAILWAY, IN COOK COUNTY ILLINOIS, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, AS DOCUMENT 528391.  
A.P.N. #: 04-24-201-012-0000

0308045863

which currently has the address of 630 EARL DRIVE

NORTHFIELD  
[City]

, Illinois

[Street]

60093 ("Property Address"):  
[Zip Code]