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Prepared By:

TAMAYO FINANCIAL SERVICES

5744 SOUTH PULASKI ROAD CHICAGO, IL 60629

Record and Return to:



Doc#: 0403447149  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 02/03/2004 12:04 PM Pg: 1 of 2

EDMUND ONE, INC.  
a Popular, Inc. Company  
301 Lippincott Drive  
Marlton, NJ 08053

ASSIGNMENT OF REAL ESTATE MORTGAGE

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to **POPULAR FINANCIAL SERVICES, LLC** 301 Lippincott Drive, Suite 100 Marlton, NJ 08053

all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated 10/07/02  
executed by: ENRIQUE ROMAN, AN UNMARRIED MAN AND ZEFERINO ROMAN  
MARRIED TO MARGARITA ROMAN

to TAMAYO FINANCIAL SERVICES  
organized under the laws of ILLINOIS  
5744 SOUTH PULASKI ROAD CHICAGO, IL 60629  
and recorded in Book/Volume No. 21471 page(s) 1 of 1  
COOK County Records, State of IL

and whose principal place of business is

, as Document No. 21152852  
described hereinafter as follows: 10/21/02

LOT 15 IN BLOCK 2 IN ELAINES SUBDIVISION OF THE SOUTHEAST 1/4  
OF THE SOUTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR STREETS) IN  
SECTION 21, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD  
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 1928 SOUTH 48TH COURT CICERO, IL 60804

16-21-422-035-0000

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.

I, the undersigned, a Notary Public in and for the County and  
State aforesaid, DO HEREBY CERTIFY THAT

Daniel Perna, Bank Ops Manager  
personally known to me to be the duly sworn authorized agent(s) of the  
ASSIGNOR and personally known to me to be the same person(s) whose  
name(s) subscribed to the foregoing instrument, appeared before me this  
day in person and acknowledged that as such duly authorized agent(s), signed  
signed and delivered the same instrument as duly authorized agent(s) of the  
ASSIGNOR as a free and voluntary act, and as a free and as a free and  
assignment of said ASSIGNOR, for the uses and purposes therein set forth.  
Given under my hand and official seal 8th day of

October 2003  
Notary Public Gloria Tamayo  
06-05-04 County COOK  
My Commission Expires Gloria Tamayo

TAMAYO FINANCIAL  
SERVICES

By: Daniel Perna

Title: Bank Ops Manager

By:

Title:



21152852  
2053523

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(G) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |   |   |   |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> Balloon Rider                    | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input checked="" type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Other(s) [specify]             |   |

(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**

(Type of Recording Jurisdiction)

of **COOK**  
(Name of Recording Jurisdiction)

**LOT 15 IN BLOCK 2 IN ELAINES SUBDIVISION OF THE  
SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THAT PART  
TAKEN FOR STREETS) IN SECTION 21, TOWNSHIP 38 NORTH,  
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK  
COUNTY, ILLINOIS.**

which currently has the address of **1928 SOUTH 48TH COURT**

[Street]

**CICERO**  
[City]

, Illinois **60804**

[Zip Code]

("Property Address").

**ILLINOIS – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**  
(Page 2 of 12 pages)

**Form 3014 1/01**

DOC1112  
DOC1112.VTX 11/10/2000