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LENDER: EQUITY MORTGAGE CORP.

BORROWER: JOHN A SCALZITTI

Doc#: 0417642223
Eugene "Gene" Moore Fee: \$50.00
Cook County Recorder of Deeds
Date: 08/24/2004 10:21 AM Pg: 1 of 3

PROPERTY: 1820 N 78TH AV, ELMWOOD PARK, IL 60707

LOAN NO./MIN: 1120372 / 100162500011203727

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from EQUITY MORTGAGE CORP. to OHIO SAVINGS BANK effective July 1, 2004

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. [In this case, all necessary information is combined in this one notice.]

Your present servicer is EQUITY MORTGAGE CORP. If you have any questions relating to the transfer of servicing from your present servicer call Customer Service at 800-696-2222 between 9:00 a.m. and 5:00 p.m. on the following days: Monday through Friday. This is a toll-free or collect-call number.

Your new servicer will be OHIO SAVINGS BANK

The business address for your new servicer is: 1801 EAST NINTH STREET, CLEVELAND, OH 44114

The toll-free or collect-call telephone number of your new servicer is 800-696-2222. If you have any questions relating to the transfer of servicing to your new servicer call Customer Service at 800-696-2222 between 9:00 a.m. and 5:00 p.m. on the following days: Monday through Friday.

The date that your present servicer will stop accepting payments from you is July 1, 2004
The date that your new servicer will start accepting payments from you is July 1, 2004
Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: N/A

Handwritten: C.T.I./W
SA 3326007
24044817
30K
3KY

Notice of Assignment, Sale or Transfer of Servicing Rights (Multistate)

THE COMPLIANCE SOURCE, INC.
To Order Call: (972) 980-2178 Fax (972) 392-2891

www.compliance-source.com

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(page 1 of 2 pages)

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and you should take the following action to maintain coverage: N/A

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 USC 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. [If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

1801 EAST NINTH STREET, CLEVELAND, OH 44114

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

PRESENT SERVICER:
EQUITY MORTGAGE CORP.

FUTURE SERVICER:
OHIO SAVINGS BANK

Date: May 10, 2004

Date: May 10, 2004

John A Scalzitti 5/10/04
JOHN A SCALZITTI (Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

(Borrower) (Date)

LOAN NUMBER: 1120372

Notice of Assignment, Sale or Transfer of Servicing Rights (Multistate)

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STREET ADDRESS: 1820 N. 78TH AVENUE

CITY: ELMWOOD PARK

COUNTY: COOK

TAX NUMBER: 12-36-308-006-0000

LEGAL DESCRIPTION:

PARCEL 1:

LOT 105 IN COUNTRY CLUB MANOR, A SUBDIVISION IN THE WEST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 1 IN NORTH OF RIVER FOREST WOODED HOMESITES, A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT IN THE WEST LINE OF SAID SOUTH WEST 1/4 799.25 FEET NORTH OF THE SOUTHWEST CORNER THEREOF; RUNNING THENCE EAST 1329.8 FEET ON A LINE PARALLEL WITH THE SOUTH LINE OF SAID SECTION TO THE EAST LINE OF THE WEST 1/2 OF THE SOUTH WEST 1/4; THENCE NORTH 798.71 FEET ALONG THE EAST LINE; THENCE WESTERLY 1329.83 FEET TO A POINT IN SAID WEST LINE 798.71 FEET NORTH OF THE PLACE OF BEGINNING, MEASURED ALONG THE SAID WEST LINE THENCE SOUTH ALONG SAID WEST LINE TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.