


# UNOFFICIAL COPY



Doc#: 0420242139  
 Eugene "Gene" Moore Fee: \$30.00  
 Cook County Recorder of Deeds  
 Date: 07/20/2004 09:07 AM Pg: 1 of 4

This Instrument Prepared By:

After Recording Return To:

WELLS FARGO BANK, N.A.  
 3601 MINNESOTA DRIVE  
 SUITE 200/MAC X4701-022  
 BLOOMINGTON, MINNESOTA  
 55435

Space Above For Recorder's Use

## CORPORATION ASSIGNMENT OF REAL ESTATE MORTGAGE

FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to **WELLS FARGO HOME MORTGAGE, INC., A CALIFORNIA CORPORATION, 3601 MINNESOTA DRIVE, MAC X4701-022, BLOOMINGTON, MN 55435** **LOAN NO. 0041824855**  
 all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated **MAY 5, 2004**  
 executed by **SHEILA D. YOUNG, A MARRIED WOMAN**

to **ALLIED HOME MORTGAGE CAPITAL CORPORATION, AN ILLINOIS CORPORATION**  
 a corporation organized under the laws of the State of **ILLINOIS**  
 and whose principal place of business is **1006 SOUTH MICHIGAN AVE., SUITE 710, CHICAGO, ILLINOIS 60605**  
 and recorded as Document No. **0414135159** by the County **COOK**  
 Recorder of Deeds, State of **ILLINOIS**

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A". described hereinafter as follows:



P.I.N.: 16-13-119-014-0000

Commonly known as: **317 S. ALBANY, CHICAGO, ILLINOIS 60612**  
 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.

STATE OF ILLINOIS  
 COUNTY OF COOK

ALLIED HOME MORTGAGE CAPITAL CORPORATION, AN ILLINOIS CORPORATION

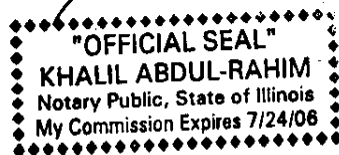
On **May 5, 2004** before me, the undersigned a Notary Public in and for said County and State, personally appeared **James H. Lee**

By: **James H. Lee**  
 His: **Assistant Secretary**

known to me to be the **assistant secretary** of the corporation herein which executed the within instrument, that the seal affixed to 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 acknowledges said instrument to be the free act and deed of said corporation.

Witness: **Sana Lewis**

Notary Public **Khalil Abdul-Rahim**  
 County, \_\_\_\_\_



My commission Expires: **7/24/06**

ILLINOIS CORPORATION ASSIGNMENT OF REAL ESTATE MORTGAGE

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 www.docmagic.com

# BOX 333-CTI

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We are pleased to announce that effective May 8, 2004, Wells Fargo Home Mortgage, Inc. will merge into Wells Fargo Bank, N.A. This change will bring our organization even closer and allow us to support you more seamlessly. As always, we are committed to providing the quality service you are accustomed to. We look forward to continuing to work with you in providing an array of financial services that can solve all of your needs and goals.

As part of this merger, on May 8, 2004, Wells Fargo Bank, N.A. will be your servicer of record of your loan. This change will not affect any terms or conditions of your mortgage and; therefore, should be invisible to you. As a result of this transfer/change, we are required by law to provide you with the Notice of Assignment for the Real Estate Settlement Procedures Act (RESPA) printed below. As you can see, many of the aspects of this disclosure aren't truly applicable to this merger; however, since the servicing of your loan is changing from Wells Fargo Home Mortgage, Inc. to Wells Fargo Bank, N.A., we are required to include this language.

**NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS**

Except in limited circumstances, Section 6 of the Real Estate Settlement Procedures Act (RESPA)(12 U.S.C. Section 2605) requires that your present servicer send you notice of the assignment, sale, or transfer of the servicing rights to your mortgage loan (i.e., the right to collect payments from you) 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 the effective date or at closing.

You should also be aware of the following information, which is set out in more detail in Section 6 of RESPA.

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 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.

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 and classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section. You should seek legal advice if you believe your rights have been violated.

Our servicing sites will process your monthly loan payments. Effective May 8th, you will make your check payable to Wells Fargo Bank, N.A. Please include your loan number on all payments and inquiries to assure prompt response to your needs.

No later than January 31, 2005, Wells Fargo Bank, N.A. will provide you with an annual statement reflecting the amount of mortgage interest and real estate taxes paid for the entire year of 2004.

At this time, we at Wells Fargo would like to thank you for your business. As always, our goal is to continue to meet your expectations of service. If you have any questions regarding this merger/servicing transfer, please contact us at 1-800-288-3212. Our hours are Monday through Thursday, 6:00 a.m. to 10:00 p.m., Friday 6:00 a.m. to 9:00 p.m., and Saturday 8:00 a.m. to 2:00 p.m. Central Standard Time.

Sincerely,

Leesa Whitt-Potter  
Vice President  
Wells Fargo Home Mortgage, Inc.

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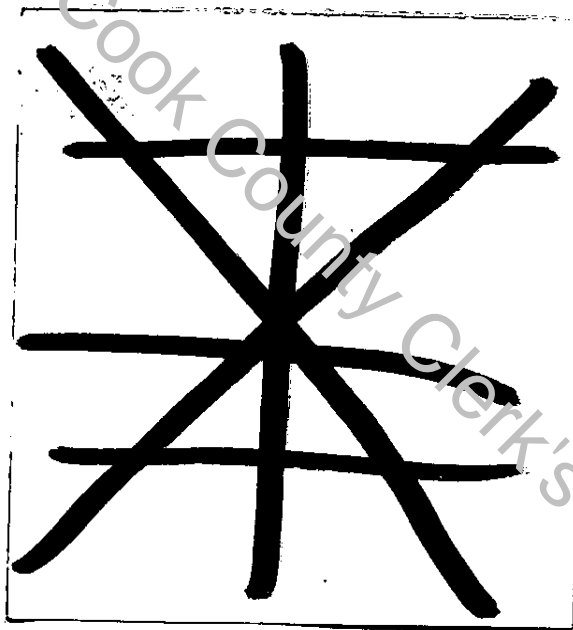
Loan Number: 0041824855

Date: MAY 5, 2004

Property Address: 317 S. ALBANY, CHICAGO, ILLINOIS 60612

## EXHIBIT "A"

### LEGAL DESCRIPTION



A.P.N. # : 16-13-119-014-0000

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**CHICAGO TITLE INSURANCE COMPANY**

**ORDER NUMBER:** 1408 008200683 HE

**STREET ADDRESS:** 317 S ALBANY

**CITY:** CHICAGO

**COUNTY:** COOK

**TAX NUMBER:** 16-13-119-014-0000

**LEGAL DESCRIPTION:**

LOT 12 IN WILLIAM HALE THOMPSON'S RESUBDIVISION OF BLOCK 6 IN JAMES COUCH'S SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 29 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS