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2/3/41/183

Doc#: 0709917103 Fee: \$30.50 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 04/09/2007 03:05 PM Pg: 1 of 4

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By signing this Assignment, each Assignor acknowledges reading, understanding, and agreeing to all its

DEEPGREEN FINANCIAL, INC.

Ronald L. Fisher
Vice President

Date

Mail To: American Docs 250 Commerce 2nd Floor Irvine, CA 92602

Witnessed by:/

aug

man Date Custion Dat

Name

Emily Knidpenber€

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BUSINESS ACKNOWLEDGMENT

		·-		
STATE OF HARYL	AND S)			
COUNTY OF FREDE	RICK)			
This instrument was according President of personally appeared before	knowledged on the 9th on behalf of DEEPGREEN e me.	day of September, 2 FINANCIAL, INC., a	2006, by: Ronald La(n) Licensed Mortgage	Fisher ,
In witness whereof, I hereu	into set my hand and officia	l seal.		
X 4.		<u>`</u>	Munday	5
(Official Seal)	Ox Coo4	My Commis	Janet L. Munday Notary Public State of Maryland Frederick County sion Expires April 1, 2009	

THIS INSTRUMENT PREPARED BY: DEEPGREEN FINANCIAL, INC. 22901 MILLCREEK BLVD HIGHLAND HILLS, OH 44122

When recorded mail to:Heather McCusker American Documents 250 Commerce 2nd Floor Irvine, CA 92602 888-477-4780

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LOAN NU 4BER 50001 366593

MORTGAGE

THIS MORTGAGE ("Security Fistrument") is made on September 9, 2006. The mortgagor is PETER MUI, whose address is 2206 W HIGHLAN D A ENUE #2, CHICAGO, Illinois 60659 ("Borrower") Borrower is not necessarily the same as the Person or Persons who sign the Note. The obligations of Borrowers who did not sign the Note ar explained further in the section offed Successors and Assigns Bound, Joint and Several Liability, Accommodation Signers. This Security Instrument is given to DEEPGREEN FINANCIAL, INC., which is organized and existing under the laws of the State of Delaware and whose address is 2290! MILLCREEK BLVD, SUITE 50C HIGHLAND HILLS, Ohio 44122 ("Len er") PETER MUI owes Lender the principal sum of Ninety Thousand and 00/100 Dollars (U.S. \$90,000 00), which is evidenced by the note, consumer loan agreement, or similar writing dated the same date as this Security Instrumer. (the "Note"), which provides for monthly payments ("Periodic Payments"), with the full debt, if not paid earlier, due and payable on September 13, 2036 This Security Instrument secures to Lender (a) the repayment of the debt evidence aby the Note, with interest, and all renewals, extensions and modifications of the Note, (b) the payment of all other turns, with interest, advanced to protect the security of his Security Instrument under the provisions of the section title. Pre tection of Lender's Rights in the Property, and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note For this purpose, Borrower, in consideration of the debt, does hereby mor gage grant and convey to Lender the following described property located in the County of COOK, State of Illinois

Address 2206 W HIGHLAND AVENUE #2, CHICAGO, Illinois 60659 Legal Description ALL THAT PARCEL OF LAND IN COUNTY OF COOK, STATE OF ILLINOIS AS MORE FULLY DESCRIBED IN BOOK 3513 PAGE 0155 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS PARCEL 1 UNIT NO 2 IN 2106 WEST HIGHLAND CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE LOT 14 IN BLOCK 1 IN WILLIAM L WALLIN'S RESUBDIVISION OF VACATED WILLIAM L WALLEN FABER ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'D' TO THE DECLARATION OF CONDOMINIUM RECORDED MAY 13, 2002 AS DOCUMENT NUMBER 0020546338 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS PARCEL 2 THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE P-4 A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY

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ATTACHED TO THE DECLARATION AFORESAID AS DOCUMENT NO 0020546338 SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMLNTS, COVENANTS, OIL, GAS, OR MINERAL RIGHTS OF RECORD, IF ANY APN 14-06-103-017-1003 Parcel ID/Sidwell Number 14-06-103-017-1003

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"

BORROW R COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, trant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Bo rower warrants and will defend generally the title to the Property against all claims and demands, subject to day encumbrances of record.

Borrower and Lender covenant and agree as follows

Payment of Principal and Interest, Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest, on the debt evidenced by the Note and any prepayment and late charges due under the Note

Applicable Law. As used p his Security Instrument, the term "Applicable Law" shall mean all controlling applicable ederal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect or law) as well as all applicable final, non-appealable judicial opinions

Funds for Taxes and Insurance At Lender's request and subject to Applicable Law, Borrowei shall pay to Lender on the day periodic payments are durinfer the Note, until the Note is paid in full, a sum ("Funds") for (a) yearly taxe and assessments which may attain the over this Security Instrument as a lien on the Property, (b) yearly leas hold payments or ground rents on the Property, if any, (c) yearly hazard or property insurance premiums, d) yearly flood insurance premiums, if any, (e) rearly mortgage insurance premiums, if any, and (f) any sums payable by Borrower to Lender, in accordance with the provisions of the paragraph titled Mortgage Insurance in lieu of the payment of mortgage insurance promiums. These items are called "Escrow Items" Lender may, at any time, collect and hold Funds in an amount for a exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the iederal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), collect and hold Funds in an amount not to exceed the lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the pass of current data and reasonable estimates of expenditures of future. Show Items or otherwise in accordance with Applicable Law

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Fund, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on in Funds and Applicable Law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless Applicable Law provides otherwise. Unless an agreement is made or Applicable Law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in witting, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual a counting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds v as made. The Funds are pledged as additional security for all sums secured by this Security Instrument

If the Fund, held by Lender exceed the amounts permitted to be held by Applicable Law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of Applicable Law. If the amount of the Funds held by Lei der at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in