UNOFFICIAL COMMISSION OF THE PROPERTY OF THE P

DECORD AND RETURN TO:

NECORD AND RETURN TO:

2780 Lake Vista Drive

Lewisville, TX 75067-3884

Doc#: 0715705040 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 06/06/2007 09:46 AM Pg: 1 of 3

Prepared By:
Optimal Asset, LLC
500 Professional Center Drive, Ste 525
Novato, CA 94947
(415) 209-0100

Tracking # 0016340119
MIN: 1000139°C 80 7362755
MERS PH #: 1-888 .79-6377
SubDealIDBuy: IW(6A 1
SubDealIDSell: BSL'10°406

Assignment of Mortgage

For Value Received, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINE'S FOR IRWIN MORTGAGE CORPORATION AS ITS SUCCESSORS AND OR ASSIG'NS, the undersigned holder of a(n) Mortgage (herein "Assignor") whose address is 1595 SPRING HILL ROAD STE 310, VIENNA, VA, 22182 does hereby grant, sell, assign, transfer and convey, without recourse unto Citibank, N.A., as Trustee (herein "Assignee") whose address is 670 MASON RIDGE CENTER DRIVE, ST.LOUIS, MO, 63141, without recourse, representation or warranty, all beneficial interest under a certain Mortgage dated 5/1/2006, made and executed by Borrower(s): KIMBERLY L. GETTY, MARRIED WOMAN, SOLE & SEPARA L. in which Mortgage is of record in:

Instr/Ref:

0615943115

Parcel/Tax ID#:

25-27-112-010

Original Loan Amount:

\$104,000.00

Original Lender:

MORTGAGE ELECTRONIC REGAST RATION SYSTEMS,

INC ("MERS") AS NOMINEE FOR IRWIN MORTGAGE

CORPORATION AS ITS SUCCESSORS AND OR ASSIGNS

Prop. Add (if available):

12025 S PRAIRIE AVENUE, CHICAGO, IL 63628.

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION

which was recorded on 8/8/2006 in Cook (County or Town, whichever is applicable) in the state of IL, together with the note or bond secured thereby, the note or bond evidencing said indebtedness having this date been transferred together with Assignor's right, title and interest in and to said Mortgage, all without recourse, or warranty, the property herein described and the indebtedness thereby secured.

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All other existing legal or equitable rights, interests and remedies in or with respect to the Mortgage and/or the Note and/or the proceeds thereof, including, but not limited to, escrow deposits, existing title insurance policies and hazard insurance policies, as well as causes of action and judgments related thereto.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed this 15th of MAY, 2007 with an effective date of SEPTMEBER 29, 2006.

Witness (es

Nicolle Thomas

Pobbin I Cherry

MORTG/GE ELECTRONIC REGISTRATION SYSTEMS, I'NC ("MERS") AS NOMINEE FOR IRWIN MORTGAGE CORPORATION AS ITS SUCCESSORS AND OR ASSIGNS

Name; Janan Weeks

Title: Vice President

State of TEXAS
County of DENTON

On MAY 15th, 2007, before me, Mary Lou Boyd, the undersigned Notary Public in act for said State, personally appeared Janan Weeks, known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument who acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument.

Witness My Hand and Official Seal.

Notary Public: Mary Lou Boyd

My comprission expires: 1/1/27/2008



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(Q) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the [Type of Recording Jurisdiction] County [Name of Recording Jurisdiction]: of Cook

LOT 10 IN SLOCK 2 IN WACHOWSKI'S SUBDIVISIONI OF THE NORTH 1/2 OF BLOCK 12 IN FIRST ADDITION TO KENSINGTON IN THE NORTHWEST FRACTIONAL 1/4 (NORTH OF THE INDIAN BOUNTARY LINE) OF SECTION 27, TOWNSHIP 37 NORTH, RANGE 14 EAST Ox Cook County OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID Number: 25-27-112-010

12025 S Prairie Ave

Chicago

("Property Address"):

which currently has the address of

[Street]

[(ity], Illinois 60628

[Zip Code]

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." Borrower understands and agrees that MEKS hour only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right, to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Freperty; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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

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Form 3014 1/0°