

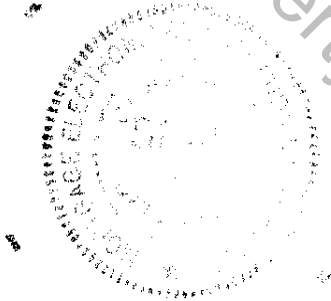


Doc#: 0727817036 Fee: \$54.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/05/2007 10:41 AM Pg: 1 of 4

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Equifirst Corporation its successors and assigns, hereby assign and transfer to LVNV Funding its successors and assigns, all its right, title and interest in and to a certain mortgage executed by Steven R. Brantley and Laugeka S Campbell Brantley, and bearing the date of the 30 day of Nov A.D. 2006 and recorded on the 13 day of Dec A.D. 2006 in the office of the Recorder of Cook County, State of IL in Book      at Pages     . 40634720092

Signed on the 14 day of May A.D. 2007.

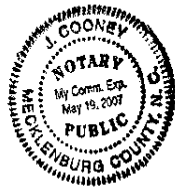


Mortgage Electronic Registration Systems, Inc. ("MERS")

By: [Signature]  
Andrea Okey, Assistant Secretary

State of North Carolina }  
County of Mecklenburg } ss:

On the 14 day of May, 2007, before me, a Notary Public, personally appeared Andrea Okey, to me known, who being duly sworn, did say that he or she is the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., and that said instrument was signed on behalf of said corporation.



[Signature]  
Notary Public  
My Commission Expires: 5/19/07

Prepared By:  
Equifirst Corporation  
500 Forest Point Circle  
Charlotte, NC 28273

When Recorded send to:  
DOCX, LLC  
1111 Alderman Drive  
Suite 350  
Alpharetta, GA 30005

MIN: 100200100106436425  
Sherman ID- 0213765536

SV  
SV  
my

# UNOFFICIAL COPY

B  
R2

213761536

*[Handwritten signature]*

Doc#: 0707926233 Fee: \$34.00  
Eugene "Gene" Moore  
Cook County Recorder of Deeds  
Date: 03/20/2007 02:50 PM Pg: 1 of 8

Doc#: 0634720092 Fee: \$34.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/13/2006 09:54 AM Pg: 1 of 6

Return To:  
EquiFirst Corporation  
Attn: Collateral M  
500 Forest Point Circle  
Charlotte, NC 28273

h2500661070

Prepared By:

Jean Park  
500 Forest Point Circle, Charlotte,  
NC 28273

1064364-B  
SFG 03-07

## MORTGAGE

MIN 100200100106436425

, between the Mortgagor,

THIS MORTGAGE is made this 30th day of November, 2006  
Steven R. Brantley, as his ~~sole and separate property~~ *SRB*  
married to Laugeka S Campbell Brantley *LSCB*

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. EquiFirst Corporation

("Lender") is organized and existing under the laws of North Carolina and has an address of 500 Forest Point Circle, Charlotte, NC 28273

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 20,980.00, which indebtedness is evidenced by Borrower's note dated November 30, 2006 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on December 1, 2036

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, 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 County of Cook

State of Illinois:  
See Attached Exhibit A

\* This document is being re-recorded to add the date to the  
1064364-B Notary Page.

ILLINOIS - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

VMP -76N(IL) (0308)  
Page 1 of 5

Form 3814  
Amended 2/07  
Initials: *SRB*  
*LSCB*

VMP Mortgage Solutions, Inc. (800)521-7291

6  
K9

**UNOFFICIAL COPY**

Parcel ID #: 25-29-326-047-0000

which has the address of 12613 South Ada Street

Calumet Park

[City], Illinois 60827

[Street]  
[ZIP Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage; 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 Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Mortgage.

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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

**4. Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

**5. Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

1064364-B

VMP -76N(IL) (0308)

Page 2 of 5

Initials: SRB  
LSCB

Form 3814

# UNOFFICIAL COPY

ATTORNEYS' TITLE GUARANTY FUND, INC.

## LEGAL DESCRIPTION

**Legal Description:**

Lot 6 (except the North 1 foot thereof) and the North 10 feet of Lot 7 in Block 7 in Calumet Highlands Addition, a subdivision of the East 1/2 of the South 1/2 of the Southwest 1/4 of Section 29, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois

**Permanent Index Number:**

Property ID: 25-29-326-017

**Property Address:**

12613 S. Ada  
Calumet Park, IL 60827

Property of Cook County Clerk's Office