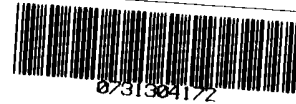


UNOFFICIAL COPY



Doc#: 0731304172 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/09/2007 02:01 PM Pg: 1 of 2

RECORD AND RETURN TO:
GMAC MORTGAGE LLC
ATTN HELEN KAYLE/CRT Dept.
3451 HAMMOND AVE
WATERLOO IA 50702

GMAC # 0601314566/ESPINO
MERS #100037506013145413

This Space Reserved for Recording Information

ASSIGNMENT OF MORTGAGE

For value received, TAMAYO FINANCIAL SERVICES INC., 16123 S. LAGRANGE RD, ORLAND PARK IL 60467, hereby sells, assigns, and transfers to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ITS SUCCESSORS AND ASSIGNS, 1595 SPRING HILL RD STE 310, VIENNA VA 22182, its successors and assigns all its right, title and interest to a certain Mortgage described as follows:

EXECUTION DATE: 6/22/2005
ORIGINAL BORROWER: ROBERTO ESPINO MARRIED TO LEANDRA ESPINO
ORIGINAL LENDER: TAMAYO FINANCIAL SERVICES INC.
COUNTY: COOK
STATE: ILLINOIS
RECORDING DATE: 7/5/2005
DOC/INST NUMBER: 0518647025
PARCEL NUMBER: 09-29-104-004-0000
PROPERTY ADDRESS: 836 NEBEL LANE, DES PLAINES IL 50018
LEGAL DESCRIPTION: SEE ATTACHED LEGAL DESCRIPTION

Signed October 11, 2007

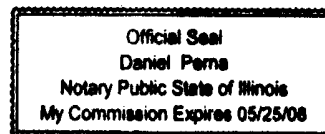
TAMAYO FINANCIAL SERVICES INC.

LUIS TAMAYO, SECRETARY

State of ILLINOIS
County of COOK

On this October 11, 2007, before me, a Notary Public in and for the above county and state, personally appeared Luis Tamayo, who being by me known to be the Secretary of said company that the seal affixed to the said instrument is the seal of said company by authority of its board of directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said company, by it voluntarily executed.

DANIEL PERNA
Notary Public in and for said County and State
My Commission Expires: 5/25/2008



UNOFFICIAL COPY

2101-10004643

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Other(s) (specify) | |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfer, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "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 Lender and Lender's successors and assigns the following described property located in the COUNTY of COOK (Type of Recording Jurisdiction)

(Name of Recording Jurisdiction)

LOT 32 IN HOWARD-SUPERIOR SUBDIVISION IN THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 09-29-104-004-0000

which currently has the address of 836 NEBEL LANE

[Street]

DES PLAINES

, Illinois 60018

("Property Address").

[City]

[Zip Code]

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01

DOCUMENT 09/24/2004

(Page 2 of 13 pages)