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Doc#: 0819318058 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/11/2008 11:54 AM Pg: 1 of 2

State of Illinois

Space Above This Line For Recording Data

This instrument was prepared by: RidgeStone Bank
13925 W. North Avenue Brookfield, WI 53005

When recorded return to: RidgeStone Bank
13925 W. North Avenue Brookfield, WI 53005

ASSIGNMENT OF MORTGAGE

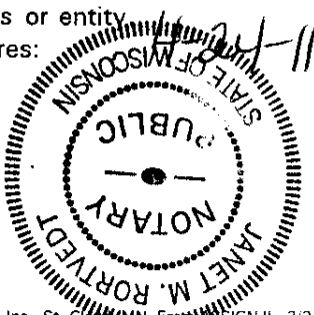
For Value Received, RidgeStone Bank, which is organized and existing under the laws of the state of Wisconsin sells, assigns and transfers to PHH Mortgage Corporation, which is organized and existing under the laws of New Jersey, whose address is 4001 Leadenhall Rd Mount Laurel, NJ 08054, all right, title and interest in and to that certain Mortgage dated 06-30-2008, made and executed by Andrew J. Bunham as Mortgagor, and RidgeStone Bank as Mortgagee and filed for record on 1/11/08 in 0819318057 in the Recorder's Office for Cook County, Illinois, together with all right, title and interest in the note and debt described therein.

LENDER: RidgeStone Bank

Mary M. Ratzmann
Mary M. Ratzmann, Vice President

ACKNOWLEDGMENT. (Lender Acknowledgment)

STATE OF Wisconsin, COUNTY OF Waukesha ss.
This instrument was acknowledged before me this 30th day of June, 2008 by Mary M. Ratzmann, Vice President (Titles) of RidgeStone Bank (Name of Business or Entity) a(n) Corporation on behalf of the business or entity.
My commission expires: _____ (Seal)



Janet M. Rortved
Janet M. Rortved
(Notary Public)

Handwritten vertical text: 1208-0902

Handwritten mark: P

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(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 transfers, 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, with power of sale, the following described property located in the

County

of Cook

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

UNIT 712 AND PARKING SPACE 91 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN PRAIRIE AND CULLERTON LOFTS CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 0011008039, RECORDED OCTOBER 29, 2001 IN THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 172 23140331084 + 1722314033-1181

which currently has the address of 221 E Cullerton Street Unit 712
[Street]

..... Chicago Illinois 60616 ("Property Address"):
[City] [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 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.