**UNOFFICIAL COPY** 

BOX 178 Staple

Record and Return 10. Pierce and Associates 1 N. Dearborn St., Fl. 13 Chicago, IL 60602-4321

Wilshire Credit Corporation 14523 SW Millikan Way, #200

INSTRUMENT PREPARED BY

Beaverton, OR 97005

Loan: 4400793

MIN 100261020200550275

APN / Tax ID:



0920305099 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 07/22/2009 11:58 AM Pg: 1 of 4

This area for recording office use

Corporate Assignment of Mortgage/Deed of Trust

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to

U.S. Bank National Association, as Successor by merger to LaSalle Bank, N.A. as Trustee for the MLMI Trust Series 2007-HE3

with an address of 180 East Fifth Street, St. Paul, MN 55101

All beneficial interest under that certain Mortgage/Deed of first dated 12/01/2006 and executed by GEORGE BANSA AND MARLENA L BANSA the original lender being MORTGAGF LENDERS NETWORK USA, INC, in the original amount of \$394,400.00

as Instrument No. 1624205263 of Official Records in the County Recorder's Recorded on 12/08/2006 in book at page office of COOK, State of Illinois.

Property Address: 7550 KEDVALE AVE, SKOKIE, IL 600763804

See attached legal description

Together with the note or notes therein described or referred to, the money due and to become due thereon wih interest, and all rights accrued or to accrue under this Mortgage/Deed of Trust.

> "MERS" is Mortgage Electronic Registration Systems, Inc. as Nominee for MORTGAGE LENDERS NETWORK USA, INC

Name: Melissa Tomlin

Title: Assistant Secretary

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Do Not Staple

Loan: 4400793

MIN 100261020200550275

STATE OF OR COUNTY OF Washingt in

On 7/14/2009 before me, Chic D. Traver, Notary Public, Personally appeared Melissa Tomlin, who is the Assistant Secretary of "MERS" is Mortgage Electronic Registration Systems, Inc. as Nominee for MORTGAGE LENDERS NETWO? USA, INC Personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who ename(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in pis/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upc 1 be half of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Chad D. Traver, Notary Public



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#### 10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

#### 11. SECURED NOTE

In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of the conditions read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any proof the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extend permitted by Applicable Low, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, I ender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEALS(S) OF THE UNDERSIGNED.

(Seal)

\*U.S. Bank National Association, as Successor Trustee to Bank of America, National Association, as successor by merger to LaSalle Bank, N.A. as Trustee for the MLMI Trust Series 2007-HE3

By: MORTGAGE LENDERS NETWORK 184, INC

40/30 MULTISTATE BALLOON NOTE (ADJUSTABLE RATE) (Assumable)

ASSISTANT OPERATIONS MANAGER

4030N4MU 4/06

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wca

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Property of Cook County Clark's Office

LOTS 1, 2 AND 3 IN BLOCK 2 IN ARTHUR MICHEL AND CO'S HOWARD "L" SUBDIVISION, BEING A PART OF THE SOUTH EAST ¼ OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WCC