

UNOFFICIAL COPY
ASSIGNMENT OF MORTGAGE AND NOTE

AAA Cook Consolidation dba AAA Cook Consolidation, Inc ("Assignor" or "AAA Cook Consolidation"), an Illinois Not For Profit company, is the note holder secured by a mortgage commonly known as **1932 Dodge Avenue Evanston Illinois 60201** under a Mortgage dated December 31, 2012, made by Chicagoland Neighborhood Group LLC ("CNG") and recorded with the Cook County Recorder on JULY 1, 2013 as Document No. 1318216028. A copy of the Mortgage and Note is attached hereto as Exhibit A.

The Mortgage encumbers the property described on Exhibit B attached hereto and made a part hereof.

The Mortgage secures a Promissory Note made by George J. Copetas, in favor of Chicagoland Neighborhood Group LLC, originally dated December 31, 2012 and renewed, extended, modified, refinanced, consolidated, or substituted by a Promissory Note dated December 31, 2012 in the original principal amount of \$64,195.86 (the "Mortgage").

In consideration of Ten and 00/100 DOLLARS (\$ 10.00) and for other good and valuable consideration, the receipt of which is hereby acknowledged, Assignor does hereby grant, bargain, sell, assign, transfer and set over to National Association for Debt Education and Assistance. ("Assignee"), an Illinois Not For Profit company, the Note described herein.

It is expressly understood and agreed that this Assignment of Mortgage and Note is being made as is and is without recourse to, and without covenant or warranty expressed or implied by the Assignor whatsoever.

IN WITNESS WHEREOF, the Assignor and Assignee have caused this Assignment of Mortgage and Note to be duly executed on this 1 day of JUNE, 2013

ASSIGNOR:

AAA COOK CONSOLIDATION DBA AAA COOK CONSOLIDATION INC

By: [Signature]
Its: _____

ACCEPTED BY ASSIGNEE:

NATIONAL ASSOCIATION FOR DEBT EDUCATION & ASSISTANCE

By: [Signature]
Its: _____



Doc#: 1331710114 Fee: \$108.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/13/2013 03:58 PM Pg: 1 of 14

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JIMI COPETAS, personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1 day of JUNE, 2013.

Leueen Bautista
NOTARY PUBLIC

11.04.2014
Commission Expires



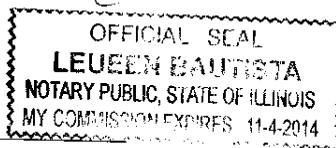
STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, the undersigned, a Notary of Public in and said County, in the State aforesaid, DO HEREBY CERTIFY that JOSEPH MILES, personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1 day of JUNE, 2013.

Leueen Bautista
NOTARY PUBLIC

Commission Expires: 11.04.2014



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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1318216028 Fee: \$54.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/01/2013 11:49 AM Pg: 1 of 9

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 10-13-110-019-0000

Address:

Street: 1932 DODGE AVE

Street line 2:

City: EVANSTON

State: IL

ZIP Code: 60201

Lender: AAA COOK CONSOLIDATION DBA AAA COOK CONSOLIDATION INC

Borrower: CHICAGOLAND NEIGHBORHOOD GROUP LLC

Loan / Mortgage Amount: \$64,195.86

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77.70 et seq. because the application was taken by an exempt entity.

Certificate number: 29E54BE3-999D-4F11-84F7-875DFA6BCEAD

Execution date: 10/31/2012

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MORTGAGE

"MORTGAGE INSTRUMENT" as given in Paragraph 11, 2013. The Chicago ChicagoLand Neighborhood Group, LLC the "Borrower". This document is given to AAA Cook County Consolidation dba AAA Cook Consolidation, Inc. the "Lender". The Borrower has the right to purchase for Sixty Four Thousand One Hundred Ninety Five and Eighty Six cents (\$64,195.86) Dollars. This debt is evidenced by the Borrower's note with the Lender with the Security Instruments and Title which provides for a plan of payment and details of the legal title of land over a term after the date of this instrument. The Borrower understands that the Lender is providing the security instrument to the Lender in the possession of the deed and title of the land with interest of any and all renewals, extensions and other matters in the favor of all other AAA, and interest, income, and dividends to the extent the security of the Security Instruments and Title and the performance of the Borrower's obligations under this instrument and the Note. For this purpose the Borrower has agreed to place, grant and convey to the Lender the following described property, located in Cook County, Illinois:

1. [Illegible text]

2. [Illegible text]

Except with all the improvements and all hereditaments and the interest, and all hereditaments and improvements, and all fixtures, and all rights and claims, and all interests and appurtenances and all other things, and all the things which are or may be attached to or connected with the property as described in the instrument as the "Mortgage".

The Borrower warrants that the Borrower is the owner of the estate herein, and has the right to mortgage, grant and convey the property, and that the property is unencumbered except for mortgages or liens of record. The Borrower warrants and shall defend, defend, and pay the cost of the defense, and shall defend, defend, and pay the cost of the defense of the property.

The Lender and the Borrower hereby agree to the terms and conditions of this mortgage instrument.

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data referred to in Paragraph 4. The amount of the payments of the Lender under Paragraph 4. and the Property be acquired by the Lender and Borrower's liability for any insurance claims and proceeds resulting from damage to the Property shall be the responsibility of the Lender to the extent of the amount provided by this Security Instrument immediately prior to the acquisition.

5. PRESERVATION AND MAINTENANCE OF PROPERTY. The Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or become unsafe.

6. PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. If the Borrower fails to comply with the covenants and obligations contained in this Security Instrument, the Lender shall have the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property. The Lender's actions shall include, but not be limited to, the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property, including the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property.

The Lender's actions under this Paragraph shall not be limited by the provisions of this Security Instrument. The Lender shall have the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property, including the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property.

7. INSPECTION The Lender or its agent may, from time to time, make reasonable efforts to inspect and photograph the Property. The Lender shall have the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property.

8. CONDEMNATION The proceeds of any condemnation or eminent domain proceeding for the Property shall be paid to the Lender. The Lender shall have the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property.

The Lender shall have the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property, including the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property.

If the Lender is required to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property, the Lender shall have the right to take any action that may be necessary to protect the value of the Property and the Lender's interest in the Property.

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Instrument shall be given by delivering it or by mailing it by certified mail, return receipt requested, unless any local law requires use of another method. The notice shall be directed to the Property Assessor or any other service the Borrower designates by notice to the lender. Any notice to the lender shall be given by certified mail, return receipt requested, to the lender's address stated herein or any other address the lender designates by notice to the Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to the Borrower to the lender when given as provided in this Paragraph.

14. GOVERNING LAW; SEVERABILITY. This Security Instrument shall be governed by Illinois law. In the event that any provision in this Security Instrument is held to be unenforceable or void, the remainder of this instrument shall survive and the provisions of this Security Instrument which are declared to be enforceable.

15. BORROWER'S COPY. The Borrower shall be given one or more copies of this Security Instrument.

16. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all or any part of the Property or any interest therein is transferred to a person other than the Borrower or if the Borrower is sold or transferred and the Borrower is not a natural person, the Lender's rights under this instrument shall be preserved and the Lender shall require immediate notice of any such transfer or any Security Instrument, in any form transferred without the Lender's written consent, shall be deemed a prohibited transfer "Prohibited Transfer".

If the Lender elects not to give notice, the Lender shall give the Borrower notice of such transfer. The notice shall include a period of 30 days after which the Borrower must pay all sums due under this Security Instrument. If the Borrower fails to pay these sums within the expiration of this period, the Lender may, at the Lender's option, exercise the remedies provided herein further herein to benefit of the Borrower.

17. BORROWER'S RIGHT TO REINSTATE. If the Borrower fails, ceases, abandons, or otherwise shall have the right to the reinstatement of any partial or full payment obligation, the Borrower shall have the right to reinstate this instrument and to have the instrument reinstated as if it had never been assigned or transferred to the Lender. The Borrower shall pay all sums due under this Security Instrument, including any interest, fees, and charges, and shall pay the Lender the reasonable costs of reinstating this instrument, including the Lender's costs of recording this instrument and the costs of recording this instrument in the Public Records Office. The Borrower shall also pay the Lender the reasonable costs of reinstating this instrument, including the Lender's costs of recording this instrument and the costs of recording this instrument in the Public Records Office. The Borrower shall also pay the Lender the reasonable costs of reinstating this instrument, including the Lender's costs of recording this instrument and the costs of recording this instrument in the Public Records Office. The Borrower shall also pay the Lender the reasonable costs of reinstating this instrument, including the Lender's costs of recording this instrument and the costs of recording this instrument in the Public Records Office.

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18 ACCELERATION; REMEDIES. The Lender shall give notice to the Borrower that it has accelerated following the Borrower's breach of any covenant or agreement in this Security Instrument, but not prior to acceleration under Paragraphs 12 and 13 unless applicable law provides otherwise. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than thirty (30) days from the date hereof or as given to the Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure of the real property and sale of the Property. The notice shall further inform the Borrower of the right to reinstate after acceleration and the right to assert all the defenses available to the Borrower in a default of any other defense of the mortgage, including, but not limited to, the defense of not being in arrears on the date specified in the notice. The Lender may require immediate payment in full of all sums secured by this Security Instrument without further notice and may, if necessary, incur a judgment by judicial foreclosure. The Lender shall be entitled to collect all expenses incurred in connection with the acceleration of this Security Instrument and the Lender's reasonable attorneys' fees and costs of title insurance.

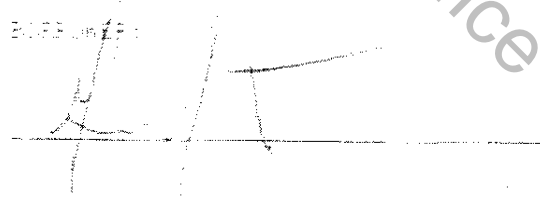
19 LENDER IN POSSESSION. Upon acceleration under Paragraph 18 or foreclosure of the Property and at any time prior to the expiration of any period of redemption allowed by applicable law, the Lender, its agents or assigns, including assignees, shall be entitled to enter upon the premises of and to use the Property and to collect the rents of the Property, including those past due. All sums collected by the Lender in the foregoing shall be applied first to payment of the costs of management of the Property, and thereafter to payment of principal and interest due, together with the Lender's reasonable attorneys' fees and costs of title insurance, and then to the sums secured by this Security Instrument.

20. RELEASE. Upon payment in full of all sums secured by this Security Instrument, the Lender shall release the Property from its security interest in the Property. The Borrower shall pay any recording costs.

21. WAIVER OF HOMESTEAD. The Borrower waives all homestead and creditor's rights in the Property.

BY SIGNING BELOW. The Borrower hereby agrees and agrees to be bound by the terms contained in this Mortgage.

BORROWER:



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STATE OF ILLINOIS

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COUNTY OF COOK

I, Nancy Munoz, a Notary Public in and for said county and state, do hereby certify that George Capitan personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Witness my hand and official seal this 31 day of December, 2012.

N. Munoz

NOTARY PUBLIC



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LEGAL DESCRIPTION

THE NORTH ½ OF LOT 16 AND ALL OF LOT 15 IN BLOCK 4, IN CULVER'S ADDITION TO EVANSTON, BEING
A SUBDIVISION OF THE EAST OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF IN
SECTION 13, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING
TO THE PLAT THEREOF RECORDED JUNE 16, 1891 AS DOCUMENT NUMBER 1487836, IN COOK COUNTY,
ILLINOIS.

ADDRESS: 1932 DODGE AVENUE, EVANSTON, IL 60201

PIN: 10-13-110-019-0000

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which default constitutes for a purpose to be set forth hereafter.

Notwithstanding any default under the Mortgage, the Borrower shall retain the right to foreclose on the Mortgage shall accrue as the Lender:

...at any time thereafter, at the election of the Lender or its heirs, assigns, agents or assigns, the principal sum advanced together with interest accrued thereon, shall include at the due date and payable at the place of payment as aforesaid, and any interest and other charges and costs and expenses shall bear interest at the default interest rate provided in the Mortgage, and the Lender may proceed to foreclose on the Mortgage, and to take any other action and remedies against the Borrower as will best serve the interests of the Lender and the security of the Mortgage.

All costs and expenses incurred by the Lender in the collection of the principal sum advanced together with interest accrued thereon, shall include at the due date and payable at the place of payment as aforesaid, and any interest and other charges and costs and expenses shall bear interest at the default interest rate provided in the Mortgage, and the Lender may proceed to foreclose on the Mortgage, and to take any other action and remedies against the Borrower as will best serve the interests of the Lender and the security of the Mortgage.

The rights and remedies of the Lender as provided in this Article shall be cumulative and nonexclusive and shall be exercised successively, as and when applicable, until the debt is fully paid, and the Lender shall be entitled to the payment thereof itself or by its assigns, and the Lender shall be entitled to the payment thereof itself or by its assigns, and the Lender shall be entitled to the payment thereof itself or by its assigns, and the Lender shall be entitled to the payment thereof itself or by its assigns.

The Borrower will defend, prosecute, settle and defend all suits, actions and proceedings of nature of replevin, debt, contract, tort, and malice, and also defend all suits, actions and proceedings of nature of replevin, debt, contract, tort, and malice, and also defend all suits, actions and proceedings of nature of replevin, debt, contract, tort, and malice, and also defend all suits, actions and proceedings of nature of replevin, debt, contract, tort, and malice.

Notwithstanding to the extent that the Mortgage and the Lender's shall be deemed to constitute a negotiable instrument, the Lender shall be deemed to constitute a negotiable instrument.

The Mortgage shall be deemed to be a contract, and the Lender shall be deemed to be a contract, and the Lender shall be deemed to be a contract, and the Lender shall be deemed to be a contract, and the Lender shall be deemed to be a contract.

Property of Cook County Clerk's Office

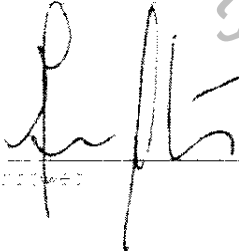
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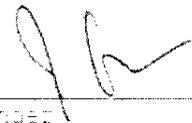
invalid or unenforceable under applicable law, the remaining clauses, phrases, provisions and portions of this Note shall not be affected or impaired thereby, but each such remaining clause, phrase, provision or portion shall be valid and enforceable to the fullest extent permitted by law.

Any notice, communication or demand required or permitted under this Note shall be in writing. Any such notice, communication or demand shall be deemed to have been duly given or served if delivered by personal service or sent by registered or certified mail, return receipt requested, to the party or to whom it is directed at the principal business location of said party.

Notwithstanding the foregoing, notice, communication or demand shall be deemed received or the date of the personal receipt if delivered personally to, or, if mailed, on the date of the registered or certified mail receipt if delivered, or the date of acceptance, if any, if delivered, as not accepted.

IN WITNESS WHEREOF, the Borrower has caused this Note to be executed in the city and state first above written.


Borrower


Lender

Property of Cook County Clerk's Office