

UNOFFICIAL COPY

Doc#: 1532049347 Fee: \$86.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/16/2015 01:11 PM Pg: 1 of 6
EK

Loan Number: 0756021010
Borrower Name: LEE A HEDRICK AND BEVERLY A SI

When Recorded Return To:
PEIRSONPATTERSON, LLP
ATTN: RECORDING DEPT.
13750 OMEGA ROAD
DALLAS, TX 75244-4505

STATE OF LOUISIANA §
§
PARISH OF OUACHITA §

AFFIDAVIT OF MISSING OR INCOMPLETE ASSIGNMENT

I, Reisha C Merrell the undersigned, being duly sworn, state as follows:

1. I am a/an **Vice President** of JPMorgan Chase Bank, National Association ("Chase"). Chase is the servicer of the loan described herein. I make this affidavit based upon my review of Chase's records concerning the loan described below and publicly available information.
2. A Note dated **December 26, 2006**, in the original principal amount of **\$140,000.00**, a copy of which is attached, was secured by a security instrument in favor of **ARGENT MORTGAGE COMPANY, LLC**, executed by **LEE A HEDRICK AND BEVERLY A SHORTER** and recorded in the land records of **COOK** County, State of **Illinois** in/as instrument number **0703248089** (the "Security Instrument"). The loan was subsequently transferred.

Property Address: **17500 BUTTERNUT RD, HAZEL CREST, IL 60429**

Permanent Index Number: **28-36-221-029-0000**

3. I have conducted a diligent search concerning this loan, including reviewing a copy of the Note and/or Security Instrument, Chase's business records of the contents of the collateral file and the County land records concerning this loan.
4. Attached hereto as Attachment 1 is a list of all assignments of record relating to this Security Instrument that I have identified based on this review. The legal description is attached as Attachment 2.
5. Based on the diligent search described above, it appears there is a gap in the chain of assignments of the Security Instrument between **ARGENT MORTGAGE COMPANY, LLC** and **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION**. One or more assignments may be missing within this gap. I have concluded that such assignment(s) either were never completed or, if completed, were never recorded. After a good faith attempt, I have concluded such assignment(s) cannot now be obtained.

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Loan Number: 0756021010

Borrower Name: LEE A HEDRICK AND BEVERLY A SHORTER

JPMorgan Chase Bank, National Association



By: Leisha C Merrell

Date: 7-28-2015

Name: Leisha C Merrell

Title: Vice President

Subscribed and sworn to before me
this 28th day of July, 2015, by
Leisha C Merrell

Katrina Marie Johnson
KATRINA MARIE JOHNSON 68375, Notary Public

State of LOUISIANA
Commission expires: Lifetime

Personally Known ✓
OR Produced Identification ✓

Type of Identification Produced: _____



Cook County Clerk's Office

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Borrower Name: LEE A HEDRICK AND BEVERLY A SHORTER

Attachment 1

After a review of Chase's Records and the land records of **COOK, Illinois**, I have not identified any assignments of the Security Instrument.

Property of Cook County Clerk's Office

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Loan Number: 0756021010

Borrower Name: LEE A HEDRICK AND BEVERLY A SHORTER

Attachment 2

(Legal Description)

**LOT 5 IN PACESETTER KNOLLCREST HARRY M. QUINN MEMORIAL SUBDIVISION, A
SUBDIVISION OF PART OF NORTHWEST 1/4 OF NORTHEAST 1/4 AND PART OF THE
NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

FOR INFORMATION ONLY: 28-36-221-029

17500 BUTTERNUT ROAD, HAZEL CRESET IL 60429

**PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR
CONVENIENCE ONLY AND ARE NOT INSURED.**

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
Loan Number: 0756021010

Borrower Name: LEE A HEDRICK AND BEVERLY A SHORTER

**Attachment 3
(COPY OF NOTE)**

Loan No. 0106854672 - 9701

FIXED RATE NOTEDecember 26, 2006
(Date)Rolling Meadows
(City)IL
(State)17500 BUTTERNUT RD, HAZEL CREST, IL 60429
(Property Address)

1. **BORROWER'S PROMISE TO PAY**
In return for a loan that I have received, I promise to pay U.S. \$ 140,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Argent Mortgage Company, LLC.
I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."
2. **INTEREST**
Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 6.400 %.
The interest rate required by this Section is the rate I will pay before and after any default described in Section 6(B) of this Note.
3. **PAYMENTS**
(A) **Time and Place of Payments**
I will pay principal and interest by making payments every month.
I will make my monthly payments on the first day of each month beginning on February 1, 2007.
I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on January 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."
I will make my monthly payments at: 605 City Parkway West, Suite 100 Orange, CA 92668
or at a different place if required by the Note Holder.
(B) **Amount of Monthly Payments**
My monthly payments will be in the amount of U.S. \$876.71.
4. **BORROWER'S RIGHT TO PREPAY**
I may repay this Note at any time without a penalty.
5. **LOAN CHARGES**
If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.
6. **BORROWER'S FAILURE TO PAY AS REQUIRED**
(A) **Late Charges for Overdue Payments**
If the Note Holder has not received the full amount of any monthly payment by the end of fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder.
The amount of the charge will be 5.000 % of my overdue payment of principal and interest.
I will pay this late charge promptly but only once on each late payment.
(B) **Default**
If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.
(C) **Notice of Default**
If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.
Initials: 

1 of 2

12/26/2006 1:27:36 PM

20-7001 (Rev. 09/06)

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Loan Number: 0756021010

Borrower Name: LEE A HEDRICK AND BEVERLY A SHORTER

Loan No. 0106854672 - 9701

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. 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.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. 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 which might result if I do not keep 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 those conditions are described as follows:

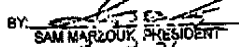

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if prohibited by federal law as of the date of this Security Instrument.

If the Lender exercises this option, 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 delivered or mailed 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, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED


Borrower: LEE A HEDRICK (Seal)
SSN: 427-04-0874

Borrower _____ (Seal)
SSN _____

Borrower: _____ (Seal)
SSN: _____
PAY TO THE ORDER OF
WITHOUT RECOURSE
ARGENT MORTGAGE COMPANY, LLC
BY: 
SAM MARZOUK, PRESIDENT (Seal)
Borrower: 
SSN: _____
GREGORY R HANSON, C.F.O.

Initials: 