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STATE OF ILLINOIS

KNOW ALL MEN BY THESE PRESENTS:

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That COMMONWEALTH MORTGAGE CORPORATION OF AMERICA

("Assignor"), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note for the sum of \$ 73,800.00 executed by

Chang Hyun Choi and Chun Hwa Choi, his wife

("Borrower(s)") secured by a Mortgage of even date therewith executed by Borrower(s) for the benefit of the said note, which was recorded

Document No. 26394237 recorded with the Recorder of Deeds of Cook County, Illinois on the lot(s), or parcel(s) of land described therein situated in the County of Cook, State of Illinois. For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto COMMONWEALTH MORTGAGE COMPANY OF AMERICA L. P. ("Assignee") all beneficial interest in and to title to said Mortgage, together with the nois, and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land, to-wit:

P.I.N. FAX ID # 10-17-406-048 VOL. 115

P.I.N. FAX ID # 10-17-406-048 VOL. 115

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof or otherwise.

Executed this the 16 day of March A.D. 1987

COMMONWEALTH MORTGAGE CORPORATION OF AMERICA

COMMONWEALTH MORTGAGE CORPORATION OF AMERICA CORPORATE SEAL

THE STATE OF TEXAS

COUNTY OF HARRIS

BEFORE ME the undersigned authority, on this day personall, appeared MARCHETA CARTER and ELIZABETH ASSAAD, Vice President and Assistant Secretary, respectively, of COMMONWEALTH MORTGAGE CORPORATION OF AMERICA

known to me to be the persons whose names are subscribed to the pregoing instrument and acknowledged to me that they executed the same pursuant to a duly authorized resolution by the Board of Directors of said corporation as the voluntary act and deed of said corporation, for the purposes and consideration therein expressed and in the capacity therein stated, and caused the corporate seed of said corporation to be attached thereto.

GIVEN under my hand and seal of office this the 16 day of March A.D. 1977

AUDRY C. BALDWIN MY COMMISSION EXPIRES 12/03/87 HOUSTON, HARRIS COUNTY, TEXAS

Assignae's Address:

2223 WEST LOOP SOUTH SUITE #BOD HOUSTON, TEXAS 77027

After recording return

COMMONWEALTH MORTGAGE COMPANY OF AMERICA L. P. P. O. BOX 4589 HOUSTON, TEXAS 77210

Prepared by: EIKENBURG & STILES Attorneys at Law 1100 First City Natl, Bank Building Houston, Texas 77002 1550-21 RCS,4

FOR RECORDER'S USE ONLY

COUNTY RECORDER 1799 *-87-27 95/22/87

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Landata, Inc. of Houston (713) 271-0241

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THIS INDENTURE, Made this

26TH

day of OCTOBER

, 19⁸², between

NOW, THERFICE, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest end the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and WARRANT unto the Mortgagee, its successors or assigns, the following described Real Estate situate, lying, and using in the county of COOK and the State of Illinois, to wit:

LOT 15 AND THE SOUTH 1/2 OF LOT 14 IN BLOCK 2 IN HIELD AND MARTIN'S DEMISTER STREET TERMINAL SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH WEST QUARTER OF SECTION 16 AND THE SOUTH EAST QUARTER OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

DOCUMENT PREPARED BY MAPCY DALY FOR JERSEY MORTGAGE COMPANY 5005 NEWPORT DRIVE, SUITE /30 ROLLING MEADOWS, IL 60008

TOGETHER with all and singular the tenements, hereditaments and coourtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixture in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, litle, and interest of the said Mortgagor in and to said premises.

TO HAVE AND TO HOLD the above-described premises, with the appurtenance, and fixtures, unto the said Mortgagee, its successors and assigns, lorever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of 10 incis, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

AND SAID MORTGAGOR covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument; not to suffer any lien of mechanics men or material men to attach to said premises; to pay to the Mortgagee, as here-inafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior lien or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion if may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagor.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or tax lien upon or against the premises described herein or any part thereof or the improvements situated thereon, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.

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