Prepared By: FFICIAL COP' PEGGY YOTHOUR 261 EAST KAKE STREET BLOOMINGDALE, ILLIHOIS 60108-1163 Prepared By: Ayle Alwal The Money Store 3484 El Camino Avo., Suito 145 Sacramento, CA 95821 PLEASE RETURN TO: SMUSherry Doza P.O. Box 540817 4710/0001 14 001 1997-12-16 08:19:03 Houston, TX 77254-0817 Cook County Recorder 23.00 LOAN # (023-102)092218833 SPACE ABOVE THIS LINE FOR RECORDER'S USE Corporation Assignment of Real Estate Mortgage LOAH HO.: W814 FOR VALUE RECEIVED the undersigned hereby grants, assigns and transfers to TMS MORTGAGE INC., A NEW JERSEY CORPORATION PO BOX 160128 SACRAMENTO, CA 95816 all the rights, title and interest of underzigned in and to that certain Real Estate Mortgage dated DECEMBER 30, 1996 executed by BRUCE HARDY, MAPRIED TO MAKEESHA HARDY to AMERICAN SECURITY MORTGAGE a corporation organized under the laws of THE STATE OF ILLINOIS and whose principal place of business is 261 LAKE STREET 60108-1163 BLOOMINGDALE, ILLINOIS and recorded in Book/Volume No. page(s) as Document on 1/15/97 Records, No.97031559, COOK State ILLINOIS described County (See Reverse for Legal Description) hereinafter as follows: 6946 SOUTH NORMAL, CHICAGO, ILLINOIS 60621 Commonly known as TOGETHER with the note or notes therein described or referred to, the notey due and to become due thereon with interest, and all rights accrued or to accrue under said Real Estate Mortgage. (2) AMERICAN SECURI TY MORTGAGE STATE OF ILLINOIS 0.77 COUNTY OF DU PAGE CYD before DECEMBER 30 me, the undersigned a Notary Public in and for said RONALD J BANTZ County and State, personally appeared RONALD J. BANTZ PRESIDENT known to me to be the PRESIDENT and SUSAN F. BANTZ SUSAN F. BANTZ known to me to be VICE PRESIDENT of the corporation herein which executed the within VICE PRESIDENT instrument, that the seal affixed to said instrument is the corporate seal of said corporation: that said instrument was signed and sealed on behalf of said corporation CAROL pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation. Notary Publication DU PAGE on anous (THIS AREA POR OFFIC My Commission(Expires My Communation Explose 1/31/8

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Stopperty of Cook Colling Clark's Office 1545 THE MORTH 1/2 OF LOT 10 IN BLOCK 3 IN L. W. BECK'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,

RIDER - LEGAL DESCRIPTION

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CASTRO, Mario and Maria T. 2981-03078 / DLH 16367340-02

of all of the rents and profits accruing after default as security for the indebtedness secured hereby, with the right to enter upon said property for the purpose of collecting such rents and profits. This instrument shall operate as an assignment of any rentals on said property to that extent.

- The mortgagor covenants and agrees that if he shall fail to pay said indebtedness or any part thereof when due, or shall fail to perform any covenant or agreement of this instrument or the promissory note secured hereby, the entire indebtedness hereby secured shall immediately become due, payable, and collectible without notice, at the option of the mortgagee or assigns, regardless of maturity, and the mortgagee or his assigns may before or after entry sell said property without appraisement (the mortgagor having waived and assigned to the mortgagee all rights of appraisement):
 - (I) at judicial sale pursuant to the provisions of 28 U.S.C. 2001 (a); or
- (II) at the option of the mortgagee, either by auction or by solicitation of sealed bids, for the highest and best bid complying with the terms of sale and marner of payment specified in the published notice of sale, first giving four weeks' notice of the time, terms, and place of such sale, by advertisement not less than once during each of said four weeks in a newspaper published or distributed in the county in which, and property is situated, all other notice being hereby waived by the mortgagor (and said mortgagee, or any person on behalf of said mortgagee, may bid with the unpaid indebtedness evidenced by said note). Said sale shall be held at or on the property to be sold or at the Federal, county, or city courthouse for the county in which the property is located. The mortgagee is hereby authorized to exactly for and on behalf of the mortgagor and to deliver to the purchaser at such sale a sufficient conveyance of said property, which conveyance shall contain recitals as to the happening of the default upon which the execution of the power of sale herein granted depends; and the said mortgagor hereby constitutes and appoints the mortgagee or any agent or attorney of the mortgagee, the agent and attorney in fact of said mortgagor to make such recitals and to execute said conveyance and hereby covenants and agrees that the recitals so made shall be effectual to bar all equity or right of redemption, homestead, dower, and all other exemptions of the mortgager, all of which are hereby expressly waived and conveyed to the mortgagee; or
- (III) take any other appropriate action pursuant to state or Federal statute either in state or Federal court or otherwise for the disposition of the property.

In the event of a sale as hereinabove provided, the mortgagor or any person in possession under the mortgagor shall then become and be tenants holding over and shall forthwith deliver possession to the purchaser at such sale or be summarily dispossessed, in accordance with the provisions of law applicable to tenants holding over. The power and agency hereby granted are coupled with an interest and are irrevocable by death or otherwise, and are granted as cumulative to the remedies for collection of said indebtedness provided by law.

- 4. The proceeds of any sale of said property in accordance with the preceding paragraphs shall be applied first to pay the costs and expenses of said sale, the expenses incurred by the mortgagee for the purpose of protecting or main aiming said property, and reasonable attorneys' fees; secondly, to pay the indebtedness secured hereby; and thirdly, to pay any surproper excess to the person or persons legally entitled thereto.
- 5. In the event said property is sold at a judicial foreclosure sale or pursuant to the power of sale hereinabove granted, and the proceeds are not sufficient to pay the total indebtedness secured by this instrument and evidenced by said promissory note, the mortgagee will be entitled to a deficiency judgment for the amount of the deficiency without regard to appraisement.
- In the event the mortgagor fails to pay any Federal, state, or local tax assessment, income tax or other tax lien, charge, fee, or other expense charged against the property, the mortgagee is hereby authorized at his option to pay the same. Any sums so paid by the mortgagee shall be added to and become a part of the principal amount of the indebtedness evidenced by said note, subject to the same terms and conditions. If the mortgagor shall pay and discharge the indebtedness evidenced by said promissory note, and shall pay such sums and shall discharge all taxes and liens and the costs, fees, and expenses of making, enforcing, and executing this mortgage, then this mortgage shall be canceled and surrendered.
- 7. The covenants herein contained shall bind and the benefits and advantages shall inure to the respective successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.

[01.1(d)], this instrument is to be construed and enforced in accordance with applicable Federal law. In compliance with section 101.1 (d) of the Rules and Regulations of the Small Business Administration [13 C.F.R.

A judicial decree, order, or judgment holding any provision or portion of this instrument invalid or unenforceable shall not

in any way impair or preclude the enforcement of the remaining provisions or pertions of this instrument.

be addressed to the mortgagee at Post Office Box 12247 Birmingham, Alabama 35202-2247. mortgagor at 2734 North Harding Avenue, Chicago, Illinois 60647-1026 and any written notice to be issued to the mortgagee shall Any written notice to be issued to the mortgagor pursuant to the provisions of this instrument shall be addressed to the

instrument as of the day and year aforesaid. IN WITNESS WHEREOF, the mortgagot has executed this instrument and the mortgagee has accepted delivery of this

the uses and purposes therein set forth, including waiver or person, and acknowledged that they signed, scaled, and delivered the said instrument as their free and voluntary ac, in to the foregoing instrument, appeared before me tois day in Gloria Castro, the same person(s) whose name(s) are subscribed hereby certify that Mario Castro, and Maria T. Castro, and Notary Public in and for said County, in il e S'ate aforesaid, do MATIO CASITO

O CO

GIVEN under my hand and notarial seal this exemption laws of the State of Illinois and federal law. rights and benefits under and by virtue of the Homestead

Notary (Public

My Commission Expires:

1, Unt lo rome to

STATE OF ILLINOIS

71007

LUZ CONSUELD M. BUENAFLOR "OFFICIAL SEAL"

My Commission Expires April 20, 2000 Metary Public, State of Illinois

Mame: CASTRO, Mario and Nather OFFICIAL COPY

Control No. / Loan No: 2981-03078 / DLH 16367340-02

EXHIBIT "A"

LOT FOUR	(4)

in F. S. Kinkel & Co's Resubdivision of Lots 28 to 44 Both Inclusive in Block Two (2), in Pennock, in the West Half (1/2) of the Southwest Quarter (1/4) of Section 26, Township 40 North, Range 13, East of the Third Principal Meridian, as per Plat Recorded in the Recorders Office of Cook County, Illinois, November 7, 1883, as document number 506320 in Block 18 of Plats, Page 62 and Reinstated by Case Number 73011, Circuit Court of Cook County, Illinois, reinstating the original Plat of Pennock, as to the West Half (1/2) of the Southwest Quarter (1/4) of Section 26, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 13-26-300-015 Vol. 355

More commonly known as: 2734 North Harding, Chicago, Illinois 60647

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