

UNOFFICIAL COPY 98654517

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1998-07-27 12:48:42
Cook County Recorder 23.50

PROPERTY ADDRESS-16215 JOYCE CIRCLE, SOUTH HOLLAND, IL

NORWEST MORTGAGE INC. PIN-29-22-200-085 SEE ATTACHED LEGAL
Assignment of Mortgage /
Deed of Trust /
Deed to Secure Debt

Pool #: 4346 LPO #: 1280 Loan #: 6633569

For value received, Norwest Mortgage, Inc., a California corporation, formerly known as Norwest Mortgage Inc., a Minnesota corporation, by merger and name change hereby sells, assigns and transfers to CITICORP MORTGAGE INC, 15957 CLAYTON ROAD, MS 321, BALLWIN, MO 63011 its successors and assigns, all its right, title and interest in and to a certain mortgage, deed of trust, deed to secure debt executed by REGINALD I BROWN, A MARRIED PERSON

NORWEST MORTGAGE INC
and bearing the date the 23RD day of DECEMBER A.D. 19 97 and recorded in the office of the Recorder of COOK County, State of ILLINOIS in Book _____ at Page _____ as Document No. 98003170 on the 2ND day of JANUARY A.D. 19 98 Signed the 19TH day of JUNE A.D. 19 98

Norwest Mortgage, Inc.
By [Signature]
CRAIG COLE
Title ASSISTANT SECRETARY

[SEAL]

State of MINNESOTA)
County of HENNEPIN) SS
On this 19 day of JUNE A.D. 19 98 before me, a Notary Public, personally appeared CRAIG COLE 800 LaSalle Ave, Suite 1000 Mpls, MN 55402 to me known, who being duly sworn, did say that (he/she) is the ASSISTANT SECRETARY of Norwest Mortgage, Inc., a California corporation, formerly known as Norwest Mortgage, Inc., a Minnesota corporation, by merger and name change, and that said instrument was signed on behalf of said corporation.

PREPARED BY & RETURN TO:
NORWEST MORTGAGE, INC.
PO BOX 1411
MINNEAPOLIS, MN 55440-9080
Attn: LINDA STREAM MS 0571,612-341-1831

[Signature]
Notary Public
LINDA A. STREAM
NOTARY PUBLIC MINNESOTA
CHICAGO COUNTY
My Commission Expires Jan. 31, 2000

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of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in COOK County, Illinois: LOT 7 IN HOEKSTRA'S 2ND ADDITION TO DUTCH VALLEY, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

98003170

TAX STATEMENTS SHOULD BE SENT TO: NORWEST MORTGAGE INC., P.O. BOX 5137, DES MOINES, IA 503065137

Parcel ID # 29-22-200-085
which has the address of 16215 JOYCE CIRCLE, SOUTH HOLLAND [Street, City], Illinois 60473 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

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