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AFTER RECORDING MAIL TO:
Standard Federal Bank
777 Eisenhower Plaza, Suite 700
Ann Arbor, MI, 48108

Loan No. 602222061

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 1616 E. Roosevelt Road Wheaton, IL 60187 does hereby, grant, sell, assign, transfer and convey, unto the Standard Federal Bank, a corporation organized and existing under the laws of The United States of America, (herein "Assignee"), whose address is 2600 West Big Beaver Road, Troy, MI 48084, a certain Mortgage dated January 31, 1998, made and executed by Jeffrey M. Ambrose and Susan M. Ambrose, his wife, as joint tenants to and in favor of Legacy Financial, Inc. upon the following described property situated in Cook County, State of Illinois:

See Exhibit "A" attached hereto and made a part hereof for all purposes

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such Mortgage having been given to secure payment of One Hundred Fifty One Thousand Nine Hundred and no/100 (\$151,900.00) which Mortgage is of record in Book, Volume, or Liber No. _____, at page _____ (or as No. _____) of the _____ Records of Cook County, State of Illinois, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on 1-31-98

Linda Lambert
Witness

LINDA LUMBERT
Witness

ASSISTANT SECRETARY
Attest

Seal:

Legacy Financial, Inc.
(Assignor)

By: [Signature]
(Signature)

Thomas J. Fiddler
Executive Vice President

BOX 333-CTI

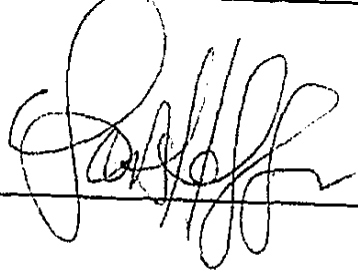
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State of ILLINOIS
County of DUPAGE

This instrument was acknowledged before me on 1/31/98

Thomas J. Fiddler by Executive Vice President
of Legacy Financial, Inc., an Illinois corporation.



Notary Public

My commission expires:

~~~~~  
"OFFICIAL SEAL"  
Lauren A. Heffernan  
Notary Public, State of Illinois  
My Commission Expires 03/26/98  
~~~~~

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Page 3 of 3

STREET ADDRESS: 2838 DENTON COURT
CITY: WESTCHESTER COUNTY: COOK
TAX NUMBER: 15-29-324-008-0000

LEGAL DESCRIPTION:

PARCEL 1:

LOT 172 IN WESTCHESTER PLACE PHASE 2, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL, MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE WESTCHESTER PLACE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED JUNE 7, 1984 AS DOCUMENT NO. 27119993 AND AS AMENDED BY DOCUMENT NO. 27189996 FOR INGRESS AND EGRESS OVER LOTS 184 TO 186, BOTH INCLUSIVE, IN WESTCHESTER PHASE 2, IN COOK COUNTY, ILLINOIS.

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