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Any changes in the payment obligations under the Note by virtue of any forbearance or assistance agreement, payment plan or modification agreement agreed to by U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"), whether or not in writing, is binding upon the Assignee/Payee, its successors and assigns. The Note and the Mortgage/Deed of Trust securing the Note may only be transferred and assigned to a person or entity that is either an FHA-Approved Servicer/Mortgagee/Beneficiary or who has entered into a contract for the servicing of the Note with an FHA-Approved Servicer. The Note and the Mortgage/Deed of Trust securing the Note shall be serviced in accordance with the servicing requirements set forth by HUD. These sales and servicing provisions shall continue to apply unless the Mortgage/Deed of Trust is modified, for consideration, with the consent of the Mortgagor/Trustor, refinanced, or satisfied of record. This assignment/endorsement is made and executed with all FHA insurance terminated.

This Assignment is made without recourse.

Dated: October 27, 1997.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT ("HUD")

BY: _____

NAME: Scott Barnes

TITLE: Attorney - In - Fact

STATE OF FLORIDA)
)SS.
COUNTY OF PALM BEACH)

Subscribed and sworn to me this 27th day of October, 1997, by Scott Barnes, Attorney - In - Fact for the SECRETARY OF HOUSING AND URBAN DEVELOPMENT ("HUD"). He is personally known to me.

Notary Public



NICOLAUS B. CANTRELL
My Comm. CC655501
Expires: JUNE 15, 2001

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EXHIBIT "A"

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LOT 41 IN BENNETT'S ADDITION TO CALUMET PARK, BEING A
SUBDIVISION OF PART OF THE WEST 25 ACRES OF THE EAST 1/2 OF THE
WEST 1/2 OF THE NORTHEAST 1/4 (NORTH OF THE INDIAN BOUNDARY
LINE) OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE
THIRD PRINCIPAL MERIDIAN, SOUTH OF CENTER LINE OF VERMONT
STREET, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NO. 25-32-219-021

12856 S CARPENTER ST, CALUMET PARK, IL 60643

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