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1999-02-02 15:03:58  
Cook County Recorder 23.50

Prepared by: Mark W. Dragovich  
Ocwen Federal Bank FSB  
1665 Palm Beach Lakes Blvd.  
The Forum, Suite 105  
West Palm Beach, Florida 33401



Loan Number:3611357

**ASSIGNMENT OF MORTGAGE  
ILLINOIS**

This **ASSIGNMENT OF MORTGAGE** is made and entered into as of the 28<sup>th</sup> day of December, 1998, from **FLEET MORTGAGE CORP.**, whose address is 1333 Main Street, Columbia, SC 29201 ("Assignor") to **OCWEN FEDERAL BANK FSB**, whose address is 1665 Palm Beach Lakes Blvd., The Forum, Suite 105, West Palm Beach, Florida 33401 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, assign, transfer and set over unto the Assignee, its successors, transferees and assigns forever, all of the rights title and interest of said Assignor in and to the following instrument describing land therein, duly recorded in the Office of the County Recorder of **COOK** County, State of **ILLINOIS**, as follows:

Mortgagor: LARRY D WATKINS HARRIET T WATKINS  
Mortgagee: FLEET MORTGAGE CORP.  
Document Date: 1/26/94 Date Recorded: 02/07/94  
Document/Instrument/Entry Number: 94124867  
PIN: 25-16-125-033  
Property Address: 610 WEST 107TH STREET, CHICAGO, IL  
Property more fully described as: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

This Assignment is made without recourse, representation or warranty. IN WITNESS WHEREOF, the undersigned has executed this Assignment of Mortgage at West Palm Beach, Florida, this 28<sup>TH</sup> day of December, 1998.

**FLEET MORTGAGE CORP. BY IT'S  
ATTORNEY-IN-FACT OCWEN FEDERAL BANK FSB**

BY: \_\_\_\_\_

NAME: Arthur J. Castner  
TITLE: Assistant Secretary

STATE OF FLORIDA, COUNTY OF PALM BEACH )SS.

**Record & Return To:**  
Court Explorers, Inc.  
300 Rector Place  
New York, NY 10280  
(212) 945-6324  
009961

**RETURN TO**

The foregoing instrument was acknowledged before me this 28<sup>TH</sup> day of December, 1998, by Arthur J. Castner, the Assistant Secretary at Ocwen Federal Bank FSB Attorney-in-Fact for Fleet Mortgage Corp. He is personally known to me.

*Mark W. Dragovich*  
\_\_\_\_\_  
Notary Signature

**The Chattel Mortgage  
Reporter, Inc.**  
300 W. Washington St. #808  
Chicago, IL 60606



**MARK W. DRAGOVICH**  
Comm. # CC685149  
Expires: October 2, 2001

MAR 07 1994

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When Recorded Fleet Mortgage Corp. #1

WATKINS  
FMC# 7768213

EXHIBIT "A"

Fleet Mortgage Corp.  
11800 South 75th Avenue, 2nd Floor  
Palos Heights, Illinois 60463

[Space Above This Line For Recording Data]

State of Illinois

MORTGAGE

FHA Case No.  
131:7500625 703

THIS MORTGAGE ("Security Instrument") is made on JANUARY 26, 1994. The Mortgagor is LARRY D. WATKINS and HARRIET T. WATKINS, HIS WIFE ("Borrower"). This Security Instrument is given to FLEET MORTGAGE CORP., which is organized and existing under the laws of THE STATE OF RHODE ISLAND, and whose address is 11200 WEST PARKLAND AVENUE, MILWAUKEE, WISCONSIN 53224 ("Lender"). Borrower owes Lender the principal sum of SEVENTY-EIGHT THOUSAND TWO HUNDRED SIXTY-FIVE AND 00/100ths Dollars (U.S.\$78,265.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 1, 2024. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 4 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT 18 IN BLOCK 4 IN WILLIAM A. BARTLET'S CALUMET HIGHLANDS, BEING A SUBDIVISION OF LOTS 28 AND 29 IN SCHOOL TRUSTEES' SUBDIVISION OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

DEPT-11 RECORD-1 \$27.50

PIN 25-16-125-033

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1994 \* -94-124867  
COOK COUNTY RECORDER

which has the address of 610 WEST 107TH STREET, CHICAGO Illinois 60628 (Zip Code) ("Property Address");

(Street, City)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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.

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 Payments 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, an installment of any (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 by paragraph 4.

Each monthly installment for items (a), (b), and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b), and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b), and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the due date the item becomes due.