

Property and Ownership Information			
Name	JAMES L. KNOX and DEBORA E. KNOX	Completed Date	09/22/2016
		Index Date	09/16/2016
Property Address	23400 W RANCH HILL DRIVE, SOUTHFIELD, MI 48034	Report Type	Current Owner Search
APN# / Parcel # / PIN#	76-24-28-127-015	County	Oakland
Short Legal Description	LT 69 BERG ROAD HILLS		
Title Defect Category			
Searcher's Notes:			

Vesting Information			
Grantee(s)/Deed Owner	JAMES L. KNOX and DEBORA E. KNOX, husband and wife	Deed Date	08/30/2002
Grantor / Prior Owner	PAUL R. ASPINWALL and MARY K. ASPINWALL, his wife	Recorded Date	09/17/2002
Instrument#		Book#	26568
Consideration (\$)	145,000.00	Page#	626
Sale Price(\$)		Deed Type	Warranty Deed
Notes			

This title search report was performed in accordance with generally accepted standards. This report may not contain information affecting above real estate property that can not be indexed due to different spelling of owner's name or incorrectly recorded parcel number or recorder clerk error. The Report covers only liens of record found during the period of the search and only covers county related matters and does not include any code enforcement, demolition or township liens unavailable at the county level. ProTitleUSA is not responsible for any chain of title defects and chain of title breaks and only reports what is recorded in the public records.



Open Mortgages Information 1			
Borrower	JAMES L. KNOX AND DEBORA E. KNOX, HUSBAND AND WIFE	Date Signed	08/23/2006
Lender	MERS as nominee for PARAGON HOME LENDING, LLC	Date Recorded	09/12/2006
Trustee		Instr Book/Page#	38101 / 38
Mortgage Type	Mortgage	Original Amount(\$)	171,000.00
Comments		Mortgage Maturity Date	09/01/2036

Related Documents for Mortgage 1						
Document Type	Instrument	Book	Page	Recording Date	Assignor Name	Assignee Name
Assignment of Mortgage (or DoT)		41025	757	04/01/2009	MERS AS NOMINEE FOR ACCREDITED HOME LENDERS, INC.	US BANK, N.A.
Corrective Assignment		47172	23	06/30/2014	MERS AS NOMINEE FOR PARAGON HOME LENDING, LLC, ITS SUCCESSORS AND/OR ASSIGNS	U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-KS9
Assignment of Mortgage (or DoT)		47172	24	06/30/2014	U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-KS9	RESIDENTIAL FUNDING COMPANY, LLC
Assignment of Mortgage (or DoT)		47172	25	06/30/2014	RESIDENTIAL FUNDING COMPANY, LLC	SPARTAN EQUITIES HIGH YIELD FUND I, LLC

Open Mortgages Information 2			
Borrower	James Knox & Debora Knox	Date Signed	04/04/2016
Lender	MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY	Date Recorded	04/07/2016
Trustee		Instr Book/Page#	49228 / 261
Mortgage Type	Mortgage	Original Amount(\$)	23,893.47
Comments		Mortgage Maturity Date	
Related Documents for Mortgage 2			
No assignments found.			

Active Judgments and Liens	
No active judgments or liens found.	

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Property Tax Status					
Tax Year	Jurisdiction	Installment	Property Tax Status	Date (Due Paid)	Amount(\$)
2016	County	1st Half	Delinquent	08/01/2016	2,830.20
2015	County	1st Half	Paid	08/01/2015	2,654.11
2015	County	2nd Half	Paid	02/01/2016	548.68

No prior years delinquent taxes found.

Treasurer's Phone Number:

Property Tax Assessed Value			
Tax Year	Land Value(\$)	Improvements(\$)	Total Assessed(\$)
2015			38,030.00

Additional Information
Annual Tax Amount(\$): 3,202.79
HOA Name:

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23400 W RANCH HILL DR SOUTHFIELD, MI 48033 (Property Address)

Parcel Number: 76-24-28-127-015



Item 1 of 2

1 Image / 1 Sketch

Property Owner: KNOX, JAMES & DEBORA**Summary Information**

- > Residential Building Summary
 - Year Built: 1955
 - Full Baths: 1
 - Sq. Feet: 1,509
 - Bedrooms: 3
 - Half Baths: 1
 - Acres: 0.491
- > Assessed Value: \$46,960 | Taxable Value: \$38,030
- > Property Tax Information found
- > 5 Building Department records found across 1 property

Owner and Taxpayer Information

Owner	KNOX, JAMES & DEBORA 23400 W RANCH HILL DR SOUTHFIELD, MI 48033	Taxpayer	SEE OWNER INFORMATION
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General Information for Tax Year 2016

Property Class	401 - RESIDENTIAL	Unit	76 CITY OF SOUTHFIELD
School District	Southfield	Assessed Value	\$46,960
MAP #	Not Available	Taxable Value	\$38,030
USER NUM IDX	0	State Equalized Value	\$46,960
USER ALPHA 1	Not Available	Date of Last Name Change	Not Available
USER ALPHA 3	Not Available	Notes	Not Available
Historical District	Not Available	Census Block Group	Not Available
USER ALPHA 2	Not Available		

Principal Residence Exemption Information

Homestead Date		12/16/2002
Principal Residence Exemption	June 1st	Final
2017	100.0000 %	-
2016	100.0000 %	100.0000 %

Previous Year Information

Year	MBOR Assessed	Final SEV	Final Taxable
2015	\$41,920	\$41,920	\$37,920
2014	\$37,330	\$37,330	\$37,330
2013	\$38,620	\$38,620	\$38,620

Land Information

Zoning Code	Not Available	Total Acres	0.491
Land Value	\$22,760	Land Improvements	\$935
Renaissance Zone	No	Renaissance Zone Expiration Date	Not Available
ECF Neighborhood	428C NEIGHBORHOOD 28C	Mortgage Code	Not Available
Lot Dimensions/Comments	Not Available	Neighborhood Enterprise Zone	No

Lot(s)	Frontage	Depth
Lot 1	100.00 ft	214.00 ft
Total Frontage: 100.00 ft		Average Depth: 214.00 ft

Legal Description

T1N,R10E,SEC 28 69 BERG ROAD HILLS LOT 69

Land Division Act Information

Date of Last Split/Combine	Not Available	Number of Splits Left	0
Date Form Filed	Not Available	Unallocated Div.s of Parent	0
Date Created	Not Available	Unallocated Div.s Transferred	0
Acreage of Parent	0.00	Rights Were Transferred	Not Available
Split Number	0	Courtesy Split	Not Available
Parent Parcel	Not Available		

Sale History

Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms of Sale	Liber/Page
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Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms of Sale	Liber/Page
08/30/2002	\$145,000.00	WD	ASPINWALL, PAUL & MARY	KNOX, JAMES & DEBORA	VERIFIED SALE	26568/626
09/03/1986	\$76,000.00	WD	SZCQERBA	ASPINWALL	VERIFIED SALE	9537/052

Building Information - 1509 sq ft RANCH (Residential)

General

Floor Area	1,509 sq ft	Estimated TCV	\$71,613
Garage Area	500 sq ft	Basement Area	0 sq ft
Foundation Size	1,509 sq ft		
Year Built	1955	Year Remodeled	Not Available
Occupancy	Single Family	Class	C
Effective Age	29 yrs	Tri-Level	No
Percent Complete	0%	Heat	Forced Heat & Cool
AC w/Separate Ducts	No	Wood Stove Add-on	No
Basement Rooms	0	Water	Not Available
1st Floor Rooms	0	Sewer	Not Available
2nd Floor Rooms	0	Style	RANCH
Bedrooms	3		

Area Detail - Basic Building Areas

Height	Foundation	Exterior	Area	Heated
1 Story	Crawl Space	Brick	1,300 sq ft	1 Story
1 Story	Slab	Brick	209 sq ft	1 Story

Basement Finish

Recreation	0 sq ft	Recreation % Good	0%
Living Area	0 sq ft	Living Area % Good	0%
Walk Out Doors	0	No Concrete Floor Area	0 sq ft

Plumbing Information

3 Fixture Bath	1	2 Fixture Bath	1
Ceramic Tile Wainscoat	1		

Fireplace Information

Exterior 1 Story	1
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Garage Information

Area	500 sq ft	Exterior	Brick
Foundation	42 Inch	Common Wall	1 Wall
Year Built	1955	Finished	Yes
Auto Doors	1	Mech Doors	0

Porch Information

CCP (1 Story)	187 sq ft	Foundation	Standard
CPP	87 sq ft	Foundation	Standard
CPP	24 sq ft	Foundation	Standard

Deck Information

Treated Wood	298 sq ft
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****Disclaimer:** BS&A Software provides AccessMyGov.com as a way for municipalities to display information online and is not responsible for the content or accuracy of the data herein. This data is provided for reference only and WITHOUT WARRANTY of any kind, expressed or inferred. Please contact your local municipality if you believe there are errors in the data.

23400 W RANCH HILL DR SOUTHFIELD, MI 48033 (Property Address)

Parcel Number: 76-24-28-127-015



Item 1 of 2

[1 Image / 1 Sketch](#)**Property Owner: KNOX, JAMES & DEBORA****Summary Information**

> Residential Building Summary

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- > Assessed Value: \$46,960 | Taxable Value: \$38,030
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Owner and Taxpayer Information**Owner**KNOX, JAMES & DEBORA
23400 W RANCH HILL DR
SOUTHFIELD, MI 48033**Taxpayer**

SEE OWNER INFORMATION

Amount DueCurrent Taxes: **\$2,830.20**[Pay Now](#)**Legal Description**

T1N,R10E,SEC 28 69 BERG ROAD HILLS LOT 69

Recalculate amounts using a different Payment Date

You can change your anticipated payment date in order to recalculate amounts due as of the specified date for this property.

Enter a Payment Date [Recalculate](#)**Tax History****Contact the Oakland County Treasurer at (248) 858-0611 for payoff on taxes for delinquent years.**

Year	Season	Total Amount	Total Paid	Last Paid	Total Due	
2016	Summer	\$2,830.20	\$0.00		\$2,830.20	Pay Now
2015	Winter	\$548.68	\$0.00		\$548.68	** Read Note Above
2015	Summer	\$2,654.11	\$0.00		\$2,654.11	** Read Note Above
2014	Winter	\$544.30	\$0.00		\$544.30	** Read Note Above
2014	Summer	\$2,080.46	\$0.00		\$2,080.46	** Read Note Above
2013	Winter	\$552.66	\$0.00		\$552.66	** Read Note Above
2013	Summer	\$2,163.10	\$0.00		\$2,163.10	** Read Note Above
2012	Winter	\$569.83	\$0.00		\$569.83	** Read Note Above
2012	Summer	\$2,197.12	\$0.00		\$2,197.12	** Read Note Above
2011	Winter	\$606.55	\$0.00		\$606.55	** Read Note Above
2011	Summer	\$2,332.32	\$0.00		\$2,332.32	** Read Note Above
2010	Winter	\$723.64	\$723.64	12/31/2010	\$0.00	
2010	Summer	\$2,432.75	\$2,432.75	08/17/2010	\$0.00	
2009	Winter	\$1,007.17	\$1,007.17	12/31/2009	\$0.00	
2009	Summer	\$3,308.49	\$3,308.49	08/24/2009	\$0.00	
2008	Winter	\$923.59	\$923.59	01/30/2009	\$0.00	
2008	Summer	\$3,493.92	\$3,493.92	01/30/2009	\$0.00	
2007	Winter	\$1,105.96	\$0.00		\$1,105.96	** Read Note Above
2007	Summer	\$3,696.66	\$0.00		\$3,696.66	** Read Note Above
2006	Winter	\$1,195.72	\$1,195.72	02/14/2007	\$0.00	
2006	Summer	\$3,262.62	\$3,262.62	07/28/2006	\$0.00	
2005	Winter	\$1,255.93	\$1,255.93	12/16/2005	\$0.00	
2005	Summer	\$3,060.32	\$3,060.32	07/19/2005	\$0.00	
2004	Winter	\$1,337.49	\$1,337.49	12/27/2004	\$0.00	
2004	Summer	\$2,871.44	\$2,871.44	07/15/2004	\$0.00	
2003	Winter	\$1,333.10	\$1,333.10	12/30/2003	\$0.00	
2003	Summer	\$2,781.83	\$2,781.83	08/29/2003	\$0.00	
2002	Winter	\$1,058.94	\$1,058.94	12/18/2002	\$0.00	

2002	Summer	\$1,835.39	\$1,835.39	08/19/2002	\$0.00	
2001	Winter	\$1,047.08	\$1,047.08	12/31/2001	\$0.00	
2001	Summer	\$1,754.22	\$1,754.22	08/10/2001	\$0.00	
2000	Winter	\$947.90	\$947.90	12/20/2000	\$0.00	
2000	Summer	\$1,707.21	\$1,707.21	08/09/2000	\$0.00	
1999	Winter	\$951.08	\$951.08	12/31/1999	\$0.00	
1999	Summer	\$1,679.22	\$1,679.22	08/26/1999	\$0.00	
1998	Winter	\$941.79	\$941.79	12/17/1998	\$0.00	
1998	Summer	\$1,666.94	\$1,666.94	08/03/1998	\$0.00	

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Tax Online Payment Service

City of Southfield, Oakland County

Step 1: Search

[Click here to return to this step](#)

Step 2: Select Record

[Click here to return to this step](#)

Step 3: Make Payment

Verify your selected record and enter your payment amount.

Parcel: 76-24-28-127-015

Name & Address Information

KNOX, JAMES & DEBORA
23400 W RANCH HILL DR
SOUTHFIELD, MI 48033

Additional Record Information

By clicking the link below you can view additional information for Parcel 76-24-28-127-015.

[View Additional Parcel Information](#)

Pay Taxes on this Parcel

Enter the Amount Paying for either season for which there is an Amount Due. Verify that you have entered the correct amount before clicking the Pay [season] Taxes button.

Interest and Penalty Calculated on 09/22/2016

	Amount Due	Amount Paying	
Summer Taxes	\$2,830.20	<input type="text" value="\$2,830.20"/>	<input type="button" value="Pay Summer Taxes"/>

NOTE: Any recent payment(s) made online may not be immediately reflected in amount(s) due

Payment Option:

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ANDREW E MEISNER
OAKLAND COUNTY TREASURER
1200 NORTH TELEGRAPH ROAD, PONTIAC, MICHIGAN 48341

If a parcel has a Principal Residence Exemption (P.R.E) denial due to the Oakland County Treasurer's Office, a notation will appear at the bottom of the statement. Please contact our office for total amount due on the P.R.E. @ (248) 858-0612.

Delinquent Tax Statement

Date : 9/22/2016
PIN : 76 24-28-127-015
Owner(s) : JAMES KNOX & DEBORA KNOX
Site Address : 23400 RANCH HILL DR W SOUTHFIELD MI 48033-3186

Property Description

T1N,R10E,SEC 28 69 BERG ROAD HILLS LOT 69

Taxable Value : 38,030

Current Tax Payments

September Statement Number : 399729

Year		Due Tax	Due Interest & Fees	Due Total	Sale No.	Status
2007		\$0.00	\$0.00	\$0.00	-	Paid
2011		\$0.00	\$0.00	\$0.00	-	Paid
2012		\$0.00	\$0.00	\$0.00	-	Paid
2013		\$0.00	\$0.00	\$0.00	-	Paid
2014		\$0.00	\$0.00	\$0.00	-	Paid
2015		\$0.00	\$0.00	\$0.00	-	Paid
Statement Total				\$0.00	If paid in September	



ANDREW E MEISNER
OAKLAND COUNTY TREASURER
1200 NORTH TELEGRAPH ROAD, PONTIAC, MICHIGAN 48341

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Delinquent Tax Statement

Date : 9/22/2016
PIN : 76 24-28-127-015
Owner(s) : JAMES KNOX & DEBORA KNOX
Site Address : 23400 RANCH HILL DR W SOUTHFIELD MI 48033-3186

Property Description

T1N,R10E,SEC 28 69 BERG ROAD HILLS LOT 69

Taxable Value : 38,030

Next Month Tax Payments

October Statement Number : 399730

Year		Due Tax	Due Interest & Fees	Due Total	Sale No.	Status
2007		\$0.00	\$0.00	\$0.00	-	Paid
2011		\$0.00	\$0.00	\$0.00	-	Paid
2012		\$0.00	\$0.00	\$0.00	-	Paid
2013		\$0.00	\$0.00	\$0.00	-	Paid
2014		\$0.00	\$0.00	\$0.00	-	Paid
2015		\$0.00	\$0.00	\$0.00	-	Paid
Statement Total				\$0.00	If paid in October	

SEP 10 2002

1.00 ~~DR~~ C. HUGH DOHANY, County Treasurer
Sec. 135, Act 208, 1933 as amended

022517

WARRANTY DEED

STATUTORY FORM FOR INDIVIDUALS

646307

Form No. M-960

Form No. M-960
KNOW ALL MEN BY THESE PRESENTS: That PAUL R. ASPINWALL and MARY K. ASPINWALL, his wife
whose street number and post office address is 1876 DOWNHAM
WYOM MT 48393

Convey and wife and Warrant

to JAMES L. KNOX and DEBORA E. KNOX, husband

and wife
whose street number and post office address is 23400 W. RANCH HILL
CANTHERFIELD, MT 48034

SOUTHFIELD, MI 48034

the following described premises situated in the City of Southfield County of Oakland and State of Michigan, to-wit:

Lot 69, Berg Road Hills, a Subdivision, as recorded in Liber 60, Page 17, of Plats,
Oakland County Records.
ITEM NO. 24-28-127-015

60017

More commonly known as: 23400 W. RANCH HILL, SOUTHFIELD, MICHIGAN 48034

for the sum of ONE HUNDRED FORTY FIVE THOUSAND AND 00/100, (**\$145,000.00*) Dollars

subject to existing building and use restrictions, easements of record, and zoning ordinances, if any;

Dated this 30TH day of AUGUST, 2002

Signed and Sealed:

Paul R. Aspinwall
PAUL R. ASPINWALL

MARY K. ASPINWALL

STATE OF Michigan

COUNTY OF OAKLAND

The foregoing instrument was acknowledged before me this 30TH day of AUGUST, 2002 by PAUL R. ASPINWALL and MARY K. ASPINWALL, his wife

My Commission expires 8 16, 02 Notary Public, MACOMB County, Michigan
for 14 Oakland

County Treasurer's Certificate

**STATE OF
MICHIGAN**



**REAL ESTATE ★
TRANSFER TAX ★**

OAKLAND
9/17/2002
15940

\$159.50 CO ★
\$1,087.50 ST ★
218257 ★

MACOMB County, Michigan
ACTING IN OAKLAND
City Treasurer's Certificate

After recording return to:
JAMES L. KNOX
23400 W. RANCH HILL
SOUTHFIELD, MICHIGAN 48034

Drafted By:
ANTHONY BUHAGIAR
RE/MAX RITE WAY REALTY
26950 LAHSER
SOUTHFIELD, MI 48034

O.K. - MH

646307

0224217

LIBER: 38101 PAGE: 038
 \$61.00 MORTGAGE
 \$4.00 REMONUMENTATION
 09/12/2006 04:42:28 P.M. RECEIPT# 0102173
 PAID RECORDED - OAKLAND COUNTY
 RUTH JOHNSON, CLERK/REGISTER OF DEEDS

MORTGAGEPrepared by ~~John When Recorded Return To:~~

Kevin Stacy
PARAGON HOME LENDING, LLC
19435 W. CAPITOL DRIVE, #201
BROOKFIELD, WI 53045

-----[Space Above This Line For Recording Data]-----

LOAN NO. BC112948**MIN 100200700000606534****DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **AUGUST 23, 2006**, together with all Riders to this document.

(B) "Borrower" is

JAMES L. KNOX AND DEBORA E. KNOX, HUSBAND AND WIFE.

Borrower's address is: **23400 RANCH HILL DR.**
SOUTHFIELD, MI 48034

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is

PARAGON HOME LENDING, LLC

Lender is a

WISCONSIN

19435 W. CAPITOL DRIVE. SUITE 201

BROOKFIELD, WI 53045

organized and existing under the laws of

Lender's address is

(E) "Note" means the promissory note signed by Borrower and dated **AUGUST 23, 2006**

The Note states that Borrower owes Lender

ONE HUNDRED SEVENTY-ONE THOUSAND AND 00/100

Dollars (U.S. \$ **171,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic

60879 18Pages (R)

JFK
DEK

Payments and to pay the debt in full not later than **SEPTEMBER 1, 2036**

(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(G) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **"Riders"** means all riders to this Security Instrument that are executed by Borrower. The following riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|--|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Second Home Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input checked="" type="checkbox"/> Other(s) | PREPAYMENT |

(I) **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) **"Community Association Dues, Fees and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) **"Escrow Items"** mean those items that are described in Section 3.

(M) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS,

25X
D.E.K

power of sale, the following described property located in the

COUNTY

[Type of Recording Jurisdiction]

of **Oakland**

[Name of Recording Jurisdiction]

STATE OF Michigan

~~SEE ATTACHED LEGAL DESCRIPTION.~~

PARCEL ID # 24-28-127-015

Lot 69, Berg Road Hills, a Subdivision, as
 Recorded In Liber 60, Page 17, of Plats, Oakland
 County Records.

which currently has the address of

23400 RANCH HILL DR., SOUTHFIELD

[Street]

[City]

Michigan

48034

("Property Address"):

[Zip Code]

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment(s) or partial payment(s) if the payment(s) or partial payments are insufficient to bring the Loan current. Lender may accept any payment(s) or partial payment(s) insufficient to bring the Loan current.

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without waiver of any rights hereunder or prejudice to its rights to refuse such payment(s) or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment(s) to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

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The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than twelve monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than twelve monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have

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obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorney's fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until the Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party

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(as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c)

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certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer(s) and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

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Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give notice of sale to Borrower in the manner provided in Section 15. Lender shall publish and post the notice of sale, and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall prepare and file a discharge of this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

 (Seal)
 JAMES L. KNOX - Borrower

 (Seal)
 DEBORA E. KNOX - Borrower

 (Seal)
 - Borrower

 (Seal)
 - Borrower

-----[Space Below This Line For Acknowledgment]-----

STATE OF Michigan)
) SS:
COUNTY OF Oakland)

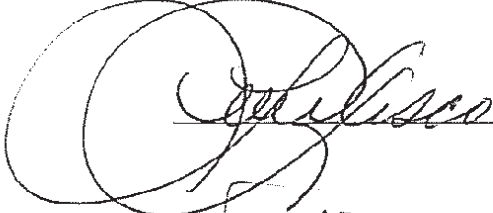
The foregoing instrument was acknowledged before me, a Notary Public, on 23rd Aug. 2006
Date
by: **JAMES L. KNOX AND DEBORA E. KNOX, HUSBAND AND WIFE.**

Person(s) Acknowledging

In WITNESS WHEREOF, I have hereunto set my hand and official seal.

My Commission expires:

Return to:
Able Title Agency, LLC
30201 Orchard Lake Road, Suite 230
Farmington Hills, MI 48334



Notary Public

LESLIE R. CISCO
Notary Public Wayne Co., MI
My Commission Expires Dec. 9, 2006

Acting In Oakland

JSK
DEK

ADJUSTABLE RATE RIDER

(LIBOR 6 Month Index (As Published In The Wall Street Journal) - Rate Caps)

LOAN NO. BC112948

THIS ADJUSTABLE RATE RIDER is made this 23RD day of AUGUST, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to

PARAGON HOME LENDING, LLC,

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

23400 RANCH HILL DR.
SOUTHFIELD, MI 48034
[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 9.075 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on SEPTEMBER 1, 2008, and on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for 6 month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **FOUR AND 975 / 1000** percentage point(s) (**4.975** %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **12.075** % or less than **9.075** %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than **ONE** percentage point(s) (**1.000** %) from the rate of interest I have been paying for the preceding **6** months. My interest rate will never be greater than **15.075** %, nor less than **9.075** %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

James L. Knox (Seal)
JAMES L. KNOX - Borrower

Debra E. Knox (Seal)
DEBORA E. KNOX - Borrower

____ (Seal)
- Borrower

____ (Seal)
- Borrower

PREPAYMENT RIDER

Loan Number: BC112948

Date: 08/23/06

Borrower(s): JAMES L. KNOX and DEBORA E. KNOX

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed of even date herewith (the "Security Instrument") executed by Borrower, as trustor or mortgagor, in favor of PARAGON HOME LENDING, LLC

("Lender"), as beneficiary or mortgagee, and also into that certain promissory note (the "Note") of even date herewith executed by Borrower in favor of Lender. To the extent that the provisions of this Prepayment Rider (the "Rider") are inconsistent with the provisions of the Security Instrument and/or the Note, the provisions of the Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

Section 5 of the Note is amended to read in its entirety as follows:

"5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due.

A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.


The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under the Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payment unless the Note Holder agrees in writing to those changes.

If the Note provides for changes in the interest rate, my partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

If within TWENTY-FOUR (24) months from the date of execution of the Security Instrument (as defined below) I make a full Prepayment or partial Prepayment(s), I will at the same time pay to the Note Holder a Prepayment charge in an amount equal to One Percent (1%) of the amount of the Prepayment."

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IN WITNESS WHEREOF, the borrower has executed this Rider on the 23RD day of AUGUST, 2006.


Borrower - JAMES L. KNOX


Borrower - DEBORA E. KNOX

RECEIVED
OAKLAND COUNTY
REGISTER OF DEEDS

2009 APR -1 PM 12:20

LIBER 41025 PG 757

53241
LIBER 41025 PAGE 757
\$10.00 MISC RECORDING
\$4.00 REMONUMENTATION
04/01/2009 02:13:55 P.M. RECEIPT# 25794

PAID RECORDED - OAKLAND COUNTY
RUTH JOHNSON, CLERK/REGISTER OF DEEDS

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that **Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns, 1595 Spring Hill Rd Ste 310 Vienna, VA 22182, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, to it paid by **US BANK, N.A.**, 1100 Virginia Drive, Fort Washington, PA 19034 its successors and assigns, party of the second part, the receipt whereof is hereby acknowledged, has sold, assigned and transferred and does hereby sell, assign and transfer to the said party of the second part, all the right, title and interest of the said party of the first part in and to a certain real estate mortgage dated August 23, 2006, made by James L. Knox and Debora E. Knox, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns in the amount of \$171,000.00 and recorded on September 12, 2006 in Oakland County Register of Deeds office in Liber 38101, Page 38, described as follows, to wit:

Lot 69, Berg Road Hills, a subdivision, as recorded in Liber 60, Page 17 of Plats, Oakland County Records.
Tax ID # 24-28-127-015

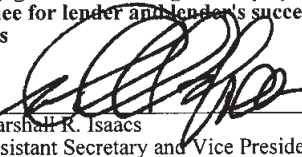
Commonly known as: 23400 Ranch Hill Drive

together with the note to which the same is collateral;

Effective Date: On or before March 26, 2009

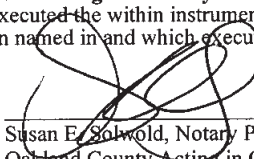
IN WITNESS WHEREOF of said party of the first part has caused these presents to be signed by its Assistant Secretary and Vice President to Corporate Resolution for **Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns and its corporate seal to be hereunto affixed this 27th day of March, 2009.

Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns

BY: 
Marshall R. Isaacs
Assistant Secretary and Vice President Pursuant to Corporate Resolution

STATE OF MICHIGAN)
COUNTY OF OAKLAND) ss.

On this 27th day of March, 2009, before me appeared Marshall R. Isaacs to me personally known, who being by me duly sworn, did each for her/himself say that they are respectively the Assistant Secretary and Vice President to Corporate Resolution for **Mortgage Electronic Registration Systems, Inc.**, as nominee for lender and lender's successors and/or assigns and which executed the within instrument, and that the seal affixed to the said instrument is the corporate seal of the corporation named in and which executed the within instrument.


Susan E. Solwold, Notary Public
Oakland County Acting in Oakland County, Michigan
My Commission Expires: 8/23/2014

Drafted by and when recorded return to:
Marshall R. Isaacs
Attorney at Law
Orlans Associates PC
P.O. Box 5041
Troy, MI 48007

Orlans File No. 280.7897

Recording Fee: \$

O.K. - KB

RECEIVED
OAKLAND COUNTY
REGISTER OF DEEDS

2014 JUN 30 PM 2:26

LIBER 47172 PAGE 23
\$10.00 MISC RECORDING
\$4.00 REMONUMENTATION
06/30/2014 02:29:25 PM RECEIPT# 61783
PAID RECORDED - Oakland County, MI
Lisa Brown, Clerk/Register of Deeds

7441866076

***CORRECTIVE CORPORATE ASSIGNMENT OF MORTGAGE**

Oakland, Michigan

SELLER'S SERVICING #:7441866076 "KNOX"

Date of Assignment: June 18th, 2014

Assignor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PARAGON HOME LENDING, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS at POBOX 2026 FLINT MI 48501, 1901 E VOORHEES ST. STE C, DANVILLE, IL 61834

Assignee U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-KS9 at 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409

Executed By: JAMES L. KNOX AND DEBORA E. KNOX, HUSBAND AND WIFE To: : MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PARAGON HOME LENDING, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS

Date of Mortgage: 08/23/2006 Recorded: 09/12/2006 in Book/Reel/Liber: 38101 Page/Folio: 038 as Instrument No.: 0224217 In the County of Oakland, State of Michigan.

Assessor's/Tax ID No. 24-28-127-015

Property Address: 23400 RANCH HILL DR., SOUTHFIELD, MI 48034

Legal: LOT 69, BERG ROAD HILLS, A SUBDIVISION, AS RECORDED IN LIBER 60, PAGE 17, OF PLATS, OAKLAND COUNTY RECORDS.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$171,000.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PARAGON HOME LENDING, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND/OR ASSIGNS

On 6-20-14

By: Mary A. Miller
Mary A. Miller, Assistant Secretary

STATE OF Iowa
COUNTY OF Black Hawk

On 6-20-14, before me, RACHEL MOORE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Mary A. Miller, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Rachel Moore
RACHEL MOORE

Notary Expires: 09/23/2016 #764817



(This area for notarial seal)

Prepared By: Annette (mary) Miller, OCWEN LOAN SERVICING, LLC 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 1-800-766-4622

When Recorded Return To: , ,

*This assignment is to replace the assignment recorded 04/01/09 Liber 41025 page 757 Doc# 53241 to correct the assignee verbiage

OK - MH

14-03552
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RECEIVED
OAKLAND COUNTY
REGISTER OF DEEDS

2014 JUN 30 PM 2:26

LIBER 47172 PAGE 24
\$10.00 MISC RECORDING
\$4.00 REMONUMENTATION
06/30/2014 02:29:25 PM RECEIPT# 61783
PAID RECORDED - Oakland County, MI
Lisa Brown, Clerk/Register of Deeds

7441866076

CORPORATE ASSIGNMENT OF MORTGAGE

Oakland, Michigan

SELLER'S SERVICING #: 7441866076 "KNOX"

Date of Assignment: June 3rd, 2014

Assignor: U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-KS9 BY OCWEN LOAN SERVICING, LLC, ITS ATTORNEY IN FACT at 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409

Assignee: RESIDENTIAL FUNDING COMPANY, LLC at 1100 VIRGINIA DRIVE, FT WASHINGTON, PA 19034
Executed By: JAMES L. KNOX AND DEBORA E. KNOX, HUSBAND AND WIFE To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR PARAGON HOME LENDING, LLC, ITS SUCCESSORS AND/OR ASSIGNS

Date of Mortgage: 08/23/2006 Recorded: 09/12/2006 in Book/Reel/Liber: 38101 Page/Folio: 038 as Instrument No.: 0224217 In the County of Oakland, State of Michigan.

Assessor's/Tax ID No. 24-28-127-015

Property Address: 23400 RANCH HILL DR., SOUTHFIELD, MI 48034

Legal: LOT 69, BERG ROAD HILLS, A SUBDIVISION, AS RECORDED IN LIBER 60, PAGE 17, OF PLATS, OAKLAND COUNTY RECORDS.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$171,000.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation; Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-KS9 BY OCWEN LOAN SERVICING, LLC, ITS ATTORNEY IN FACT

On

6.3.14

By

Mary A. Miller

Mary A. Miller, Authorized Signer

STATE OF Iowa
COUNTY OF Black Hawk

On 6.3.2014, before me, RACHEL MOORE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Mary A. Miller, Authorized Signer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Rachel Moore

RACHEL MOORE

Notary Expires: 09/23/2016 #764817



Prepared By: Annette (mary) Miller, OCWEN LOAN SERVICING, LLC 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 1-800-766-4622

When Recorded Return To: , ,

(This area for notarial seal)

OK - MH

14-03582
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RECEIVED
OAKLAND COUNTY
REGISTER OF DEEDS

2014 JUN 30 PM 2: 26

LIBER 47172 PAGE 25
\$10.00 MISC RECORDING
\$4.00 REMONUMENTATION
06/30/2014 02:29:25 PM RECEIPT# 61783
PAID RECORDED - Oakland County, MI
Lisa Brown, Clerk/Register of Deeds

7441866076

CORPORATE ASSIGNMENT OF MORTGAGE

Oakland, Michigan

SELLER'S SERVICING #:7441866076 "KNOX"

Date of Assignment: June 3rd, 2014

Assignor: RESIDENTIAL FUNDING COMPANY, LLC BY OCWEN LOAN SERVICING, LLC, ITS ATTORNEY IN FACT at 1661 WORTHINGTON ROAD, SUITE 100, WEST PALM BEACH, FL 33409

Assignee: SPARTAN EQUITIES HIGH YIELD FUND I, LLC at 43334 W. SEVEN MILE RD, SUITE 350,
NORTHVILLE, MI 48167

Executed By: JAMES L. KNOX AND DEBORA E. KNOX, HUSBAND AND WIFE To: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR PARAGON HOME LENDING, LLC, ITS SUCCESSORS AND/OR ASSIGNS

Date of Mortgage: 08/23/2006 Recorded: 09/12/2006 in Book/Reel/Liber: 38101 Page/Folio: 038 as Instrument No.: 0224217 In the County of Oakland, State of Michigan.

Assessor's/Tax ID No. 24-28-127-015

Property Address: 23400 RANCH HILL DR, SOUTHFIELD, MI 48034

Legal: LOT 69, BERG ROAD HILLS, A SUBDIVISION, AS RECORDED IN LIBER 60, PAGE 17, OF PLATS, OAKLAND COUNTY RECORDS.

KNOW ALL MEN BY THESE PRESENTS, that for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage having an original principal sum of \$171,000.00 with interest, secured thereby, with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage, and the said property unto the said Assignee forever, subject to the terms contained in said Mortgage.

RESIDENTIAL FUNDING COMPANY, LLC BY OCWEN LOAN SERVICING, LLC, ITS ATTORNEY IN FACT

On 6-3-14

By: Mary A. Miller
Mary A. Miller, Authorized Signer

STATE OF Iowa
COUNTY OF Black Hawk

On 6-3-2014, before me, RACHEL MOORE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Mary A. Miller, Authorized Signer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Rachel Morris

RACHEL MOORE

Notary Expires: 09/23/2016 #764817



(This area for notarial seal)

Prepared By: Annette (mary) Miller, OCWEN LOAN SERVICING, LLC 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 1-800-766-4622

When Recorded Return To: . . .

OK - AMI

14-03552
S

LIBER 49228 PAGE 261
\$19.00 MORTGAGE
\$4.00 REMONUMENTATION
04/07/2016 04:40:31 PM RECEIPT# 37512
PAID RECORDED - Oakland County, MI
Lisa Brown, Clerk/Register of Deeds

**MORTGAGE
HELP FOR HARDEST HIT**

MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION
Acting Through

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
735 East Michigan Avenue
Lansing, Michigan 48912

THIS MORTGAGE, made and entered into this 4th day of April, 2016 by
James Knox & Debora Knox

a married couple
whose address is 23400 W. Ranch Hill Drive, Southfield, MI 48033

(herein referred to as the "Mortgagor"), and the Michigan Homeowner Assistance Nonprofit Housing Corporation, whose address is 735 East Michigan Avenue, Lansing, Michigan 48912 (herein referred to as the "Mortgagee").

WITNESSETH:

WHEREAS, the Mortgagor is justly indebted to the Mortgagee in the principal sum of
Twenty Three Thousand Eight Hundred Ninety Three and 47/100ths Dollars (\$23,893.47)
(the "Debt") evidenced by a Mortgage Note (the "Note") made on April 4 2016.
Said Note and all of its terms are incorporated herein by reference and this Mortgage shall secure any and all extension thereof, however evidenced.

**THIS IS A FUTURE ADVANCE MORTGAGE. THE MAXIMUM PRINCIPAL AMOUNT, EXCLUDING
"PROTECTIVE ADVANCES" AS DEFINED IN MICHIGAN COMPILED LAWS 565.901(C), THAT MAY
BE SECURED BY THIS MORTGAGE IS \$23,893.47**

NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of such principal sum of money and the performance of the covenants and agreements herein contained does hereby MORTGAGE AND WARRANT unto the Mortgagee, its successors or assigns, the lands, premises and property (the "Property") situated in the City of Southfield, County of Oakland, and State of Michigan, described as follows,

to wit: Lot 69 Berg Road Hills a Subdivision as recorded in Liber 60 Page 17 of Plats Oakland County Records.

Parcel number: **76-24-28-127-015**

TOGETHER with the privileges and appurtenances belonging to the Property, and all of the rents, issues, and profits which may arise or be had therefrom.

TO HAVE AND TO HOLD the above-mortgaged premises, together with all buildings, improvements, and fixtures, to the said Mortgagee forever, provided that if the Mortgagor shall pay the principal and any interest as provided in the Note executed by the Mortgagor to the Mortgagee and shall pay all other sums hereinafter provided for, and shall keep and perform all of the covenants herein contained, then this Mortgage and the Note shall be null and void; otherwise to remain in full effect.

AND the Mortgagor hereby covenants as follows:

1. The Mortgagor will pay the Note at the times and in the manner provided therein.
2. So long as this Debt is unpaid, if the Property is sold or transferred, or ceases to be the principal residence of the Mortgagor, without the Mortgagee's prior written consent, or if the Mortgagor repays in full any mortgage loans encumbering the Property that are senior to this Mortgage, such act shall be deemed a breach of a covenant in this Mortgage and all the sums secured by the Mortgage shall be immediately due and payable. In the event the primary lien is paid in full due to a no cash out, limited-term, refinance, MHA may subordinate lien position in accordance with program guidelines. For purposes of this Mortgage, the words "sold or transferred," individually or together, specifically include, but are not limited to, an outright sale, sale on a land contract, sale with an assumption of the Mortgage, sale with wrap around financing, transfer by operation of law either upon the death of the Mortgagor or otherwise, and leasing of the Property.
3. The Mortgagor will not permit or suffer the use of the Property for any purpose other than Mortgagor's principal place of residence.
4. The Mortgagor will pay before the same become delinquent or subject to interest or penalties, all taxes, assessments, water rates, and all other charges and encumbrances which now are or shall hereafter be or appear to be a lien upon the Property (unless otherwise agreed to in writing), and that in default thereof, the Mortgagee may, without demand or notice, pay the said taxes, assessments, charges or encumbrances, and pay such sum of money as the Mortgagee may deem to be necessary therefor, and shall be the sole judge of the legality or validity thereof and of the amount necessary to be paid in satisfaction thereof.
5. The Mortgagor will keep the improvements now existing or hereafter erected on the Property insured against loss by fire and such other hazards, casualties, and contingencies as may be stipulated by the Mortgagee, unless otherwise agreed in writing.
6. The Mortgagor will not permit or commit any waste on the Property and will keep the buildings thereon and all equipment therein mortgaged, if any, in good repair, and promptly comply with all laws, ordinances, regulations, and requirements of any governmental body affecting the Property, and should the Property or any part

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thereof require inspections, repair, care, or attention of any kind or nature not provided by the Mortgagor, or by another party responsible therefor the Mortgagee, being hereby made sole judge of the necessity therefor may, after notice to the Mortgagor, enter or cause entry to be made on the Property, and inspect, repair, protect, care for or maintain the Property as the Mortgagee may deem necessary, and may pay such sum of money as the Mortgagee may deem to be necessary therefore and shall be the sole judge of the amount necessary to be paid.

7. Should any default be made in the covenants of this Mortgage, the Mortgagee may cause the abstract or abstracts of title, or Title Insurance Policy and the tax histories of the Property to be certified to date, or may procure new abstracts of title or Title Insurance Policies and tax histories or title search in case none were furnished to the Mortgagee, and may pay therefore such sums as it may deem to be necessary, and if unpaid, may pay any mortgage tax on this instrument, and shall be the sole judge of the amount necessary to be paid therefor.

8. The Mortgagor shall pay the Mortgagee forthwith the amounts of all sums of money, which the Mortgagee shall pay or expend pursuant to the provisions of the Note and this Mortgage, and such payments by the Mortgagee shall be a further lien on the Property under this Mortgage.

9. Should any default be made in the payment of principal, or should default be made in the performance of any other covenants of this Mortgage or the Note, or any part thereof, when the same is payable or the time of performance has arrived, as above provided, then all sums due hereunder shall, at the option of the Mortgagee, without notice, become immediately payable thereafter, although the period above limited for the payment thereof may not have expired, anything herein contained or contained in the Note to the contrary notwithstanding, and any failure to exercise such option shall not constitute a waiver of the right to exercise the same at any other time with respect to the same default or any subsequent default. Upon any such default, the Mortgagee may invoke the power of sale provided below or exercise any other remedy available under applicable law.

10. No forbearances on the part of the Mortgagee and no extension of the time for the payment of the debt hereby secured, given by the Mortgagee, shall operate to release, discharge, modify, change or affect the original liability of the Mortgagor herein either in whole or in part.

11. This Mortgage contains a Power of Sale and upon default may be foreclosed by advertisement as herein provided. Upon default being made in the payment of the sums of money herein agreed to be paid, or in the performance of any of the covenants or agreements herein contained according to the terms hereof or of the Mortgage Note secured hereby, the holder of the Mortgage Note is hereby authorized and empowered to sell the Property or cause it to be sold and to convey the same to the purchaser in any lawful manner, including but not limited to that provided in Chapter 32 of the Revised Judicature Act (MCL 600.3201, *et seq.*) entitled "Foreclosure of Mortgage by Advertisement," which permits the mortgage holder to sell the Property without affording the Mortgagor a hearing, or giving the Mortgagor personal notice; the only notice required is to publish notice in a newspaper of general circulation in the county in which the Property is located and to post a copy of the notice on the Property.

12. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective successors and assigns of the parties hereto.

Property address: **23400 W. Ranch Hill Drive, Southfield, MI 48033**

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IN WITNESS WHEREOF, the Mortgagor has caused these presents to be signed as of the day and year first above written.

James Knox
Mortgagor
James Knox

Debora Knox
Mortgagor
Debora Knox

Mortgagor

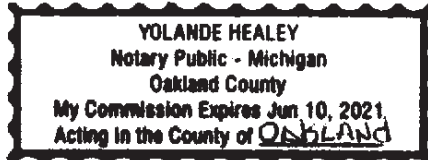
Mortgagor

STATE OF MICHIGAN)
County of OAKLAND)

The foregoing instrument was acknowledged before me on this 4th day of April, 2016
by James Knox & Debora Knox

Notary Public's Signature: Yolande Healey
Notary Public's Name: YOLANDE HEALEY
State of Michigan, County of: OAKLAND
My Commission Expires: JUNE 10, 2021
Acting In: OAKLAND County

Drafted By and Return To:
Stacey Place
Step Forward Michigan
George W Romney Bldg, 8th Floor
111 S Capitol Ave
Lansing, MI 48933



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