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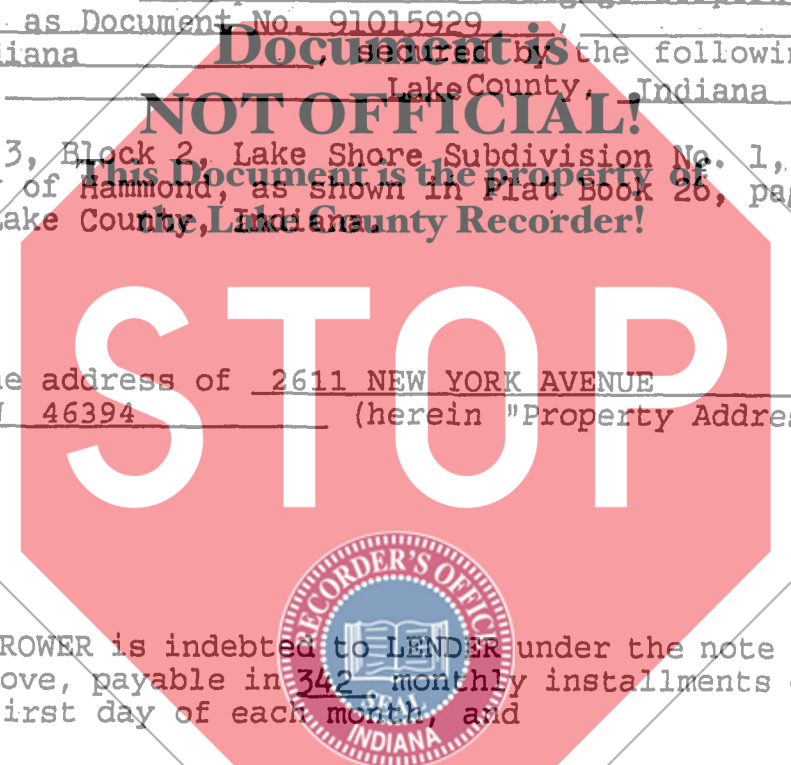
Mortgage No. 914049-1

ASSUMPTION AGREEMENT WITH RELEASE

THIS AGREEMENT is made this 11th day of November, 19 92,
 between AARON M. O'BRIEN
 (here "BORROWER") and
KATHLEEN J. ODAR
 (here "ASSUMER"), and
BancBoston Mortgage Corporation
 (here "LENDER"),
 for an assumption and release with respect to a promissory note
 dated April 3rd, 19 91, in the original amount of
 U.S. \$ 44,050.00, bearing interest at the rate of
9.50% percent per annum, secured by a Mortgage of the same date,
 made by borrower to Independence One Mortgage Corporation,
 recorded in as Document No. 91015929, Lake
County, Indiana secured by the following described
 property in Lake County, Indiana:

Lot 3, Block 2, Lake Shore Subdivision No. 1, in the
 City of Hammond, as shown in Plat Book 26, page 9,
 in Lake County, Indiana.

which has the address of 2611 NEW YORK AVENUE
WHITING, IN 46394 (herein "Property Address");



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Chicago Title Insurance Company
 STATE OF INDIANA
 FILED

WHEREAS, BORROWER is indebted to LENDER under the note and Mortgage described above, payable in 342 monthly installments of \$ 370.40 due on the first day of each month, and

WHEREAS, BORROWER desires to sell and ASSUMER desires to purchase such property subject to such indebtedness and to assume the unpaid principal owing to LENDER, but such Mortgage requires the written consent of LENDER prior to any sale or transfer of all or any part of such property, and a sale or transfer without consent of LENDER would constitute a default of such Mortgage, and BORROWER and ASSUMER wish to obtain the consent of LENDER to such sale or transfer;

NOW THEREFORE, for and in consideration of the granting of such consent by LENDER and of the benefits flowing to each of the parties hereto, they do agree as follows:

1. STATUS OF LOAN. As of the date of the transfer of the property on November 11, 19 92, or as a result of such transfer, payments of principal and interest on the indebtedness are current, and the unpaid principal balance of the indebtedness to LENDER is \$ 43,632.55 as of such date, subject to payment of all checks in process in collection.

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2. ASSUMPTION. ASSUMER hereby assumes such indebtedness and shall hereafter make all monthly payments as called for therein. If this agreement is entered into after the date of the transfer of the property, ASSUMER agrees and tenders herewith an amount necessary to make the loan current as of the date of this agreement. Further, ASSUMER agrees to abide by all provisions of such note and of the Mortgage securing such indebtedness described above. In the event of any default by ASSUMER under the terms of such note or Mortgage, LENDER may exercise all remedies available to it under the terms of such note or Mortgage including an action at law against ASSUMER to collect any monies due under the note, and exercise the remedies contained in the non-uniform covenants of the Mortgage. ASSUMER hereby acknowledges that LENDER has made all disclosures to ASSUMER as may be required under the Consumer Credit Protection Act of 1968 and Regulation Z (Title 12, part 226, Code of Federal Regulations).

3. FUNDS FOR TAXES AND INSURANCE. BORROWER hereby relinquishes and transfers to ASSUMER all BORROWER'S interest in any monies which may be held by LENDER as escrow deposits for the purposes of application to taxes, assessments, fire or other insurance premiums, or any other purposes for which deposits are being required by LENDER.

4. LENDER CONSENT AND RELEASE. LENDER hereby consents to the sale and transfer of such property to ASSUMER by BORROWER, hereby accepts ASSUMER as its obligor, and shall amend its records to indicate the transfer of such indebtedness from the name of BORROWER to the name of ASSUMER, and LENDER shall henceforth in all respects treat ASSUMER as its borrower. LENDER hereby releases BORROWER from all obligations or liabilities under such note or Mortgage. All other terms of this agreement to the contrary, notwithstanding the remedies contained in the non-uniform covenants of the Mortgage, shall remain in full force and effect in accordance with their terms.

5. FUTURE TRANSFER OF PROPERTY. ASSUMER agrees that the granting of consent by LENDER to this transfer shall not constitute a waiver of the restrictions on transfer contained in such Mortgage, and such restrictions shall continue in full force and any future transfer or sale by ASSUMER without the prior written consent of LENDER shall constitute a default of the terms of such Mortgage, and LENDER, at its option, may exercise all remedies available to it under the terms of such note and Mortgage.

6. WHEREVER the words "BORROWER" or "ASSUMER" are used in this agreement, they shall represent the plural as well as the singular, the feminine and neuter genders as well as the masculine, and shall include heirs, successors or assigns.

IN WITNESS WHEREOF, the parties have executed this agreement on the day and year aforesaid.

Signed, sealed and delivered in the presence of:

BORROWER:

Jacquie Bakken
Witness JACQUE BAKKEN

Aaron M. O'Brien
~~XXXXXXXXXXXX~~
Aaron M. O'Brien
by Patricia J. O'Brien
By Patricia J. O'Brien
His Attorney In Fact

Robin Tate
Witness ROBIN TATE

STATE OF Indiana)
COUNTY OF Lake)

I hereby certify that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared ~~Kathleen J. Odar~~ Patricia J. O'Brien as Attorney In Fact for Aaron M. O'Brien, to me known to be the persons described in and who executed the foregoing instrument, and severally acknowledged before me that they executed the same.

Witness my hand and official seal in the County and State aforesaid this 11th day of November, 1992.



Arlyne K. Royal
Notary Public Arlyne K. Royal
My Commission Expires:
April 18, 1995
Lake County, Indiana Residence

Signed, sealed and delivered in the presence of:

ASSUMER:

Jacquie Bakken
Witness JACQUE BAKKEN

Kathleen J. Odar
Kathleen J. Odar

Robin Tate
Witness ROBIN TATE

STATE OF Indiana)
COUNTY OF Lake)

I hereby certify that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Kathleen J. Odar and Patricia J. O'Brien to me known to be the persons described in and who executed the foregoing instrument, and severally acknowledged before me that they executed the same.

Witness my hand and official seal in the State and County aforesaid this 11th day of November, 1992.

Arlyne K. Royal
Notary Public Arlyne K. Royal
My Commission Expires:
April 18, 1995
Lake County, Indiana Residence

LENDER:

LENDER: BANCOSTON MORTGAGE CORPORATION

Signed, sealed and delivered
in the presence of:

Anna L. Flatley
Karla Jenkins, Witness

By: Doris V. Gustin
Doris V. Gustin,
First Vice President

Nancy Ruggles
Nancy Ruggles, Witness

Attest Beth Darby
Beth Darby, Vice President

**Document is (Corporate Seal)
NOT OFFICIAL!**

STATE OF FLORIDA

COUNTY OF DUVAL

**This Document is the property of
the Lake County Recorder!**

I hereby certify that on this day before me, an officer duly
authorized in the State and County aforesaid to take acknowledge-
ments, personally appeared Doris V. Gustin and Anna L. Flatley
to me known to be the persons described in and who executed the
foregoing instrument as First Vice President and Vice President
respectively, of the corporation named therein, and severally
acknowledged before me that they executed the same as such officers
in the same and on behalf of said corporation.

Witness my hand and official seal in the State and County
aforesaid this 23 day of October, 1992.



Linda Fleming
Linda Fleming, Notary Public
State of Florida
My Commission Expires:

NOTARY PUBLIC STATE OF FLORIDA
COMMISSION EXPIRES OCTOBER 1994
BONNET TOWN SQUARE, FLA. 32011

Prepared By:

Record and Return to:
BancBoston Mortgage Corporation
Alternate Production Unit
P.O.Box 44090
Jacksonville, Fl 32231