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MARGARETE CLEVELAND  
RECORDER

PREPARED BY: Robin Burgess  
RECORD AND RETURN TO:

United Mortgage & Loan Investment Corp.  
PO Box 471827  
Charlotte, NC 28247

**ASSIGNMENT OF MORTGAGE**

This ASSIGNMENT OF MORTGAGE is made and entered into as of this 1st day of May, 1996 from BERKELEY FEDERAL BANK & TRUST FSB, whose address is THE FORUM, SUITE 105, 1665 PALM BEACH LAKES BLVD., WEST PALM BEACH, FLORIDA 33401 ("Assignor") to UMLIC-EIGHT CORP., whose address is 7415 Pineville-Matthews Road, Suite 101, Charlotte, NC 28226 ("Assignee").

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

Mortgagor: Jean L. Bernard & Gertrude Bernard

Mortgagee: Bank of Indiana, National Association

Document Date: May 19, 1969 Date Recorded: May 19, 1969

Document/Instrument, Entry Number: 16921

Book: Page:

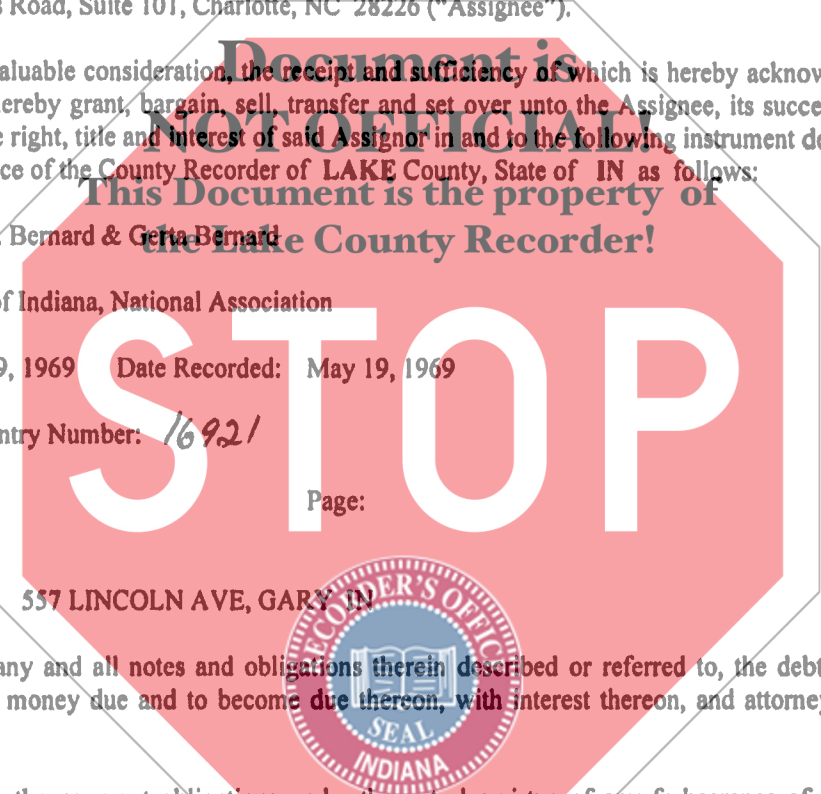
Property Address: 557 LINCOLN AVE, GARY, IN

Together with any and all notes and obligations therein described or referred to, the debt respectively secured thereby and all sums of money due and to become due thereon, with interest thereon, and attorney's fees and all other charges.

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

This Assignment is made without recourse.

Dated: May 1, 1996



1200

BERKELEY FEDERAL BANK & TRUST, FSB

BY: *Donald L. St. John*

NAME: Donald L. St. John

TITLE: Director of Mortgage Operation

Witnesses:  
(1) *Kym Cope*

NAME: Kym Cope  
ADDRESS: 1665 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

(2) *Cathi Barnett*

NAME: Cathi Barnett  
ADDRESS: 1665 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

**Document is NOT OFFICIAL!**

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

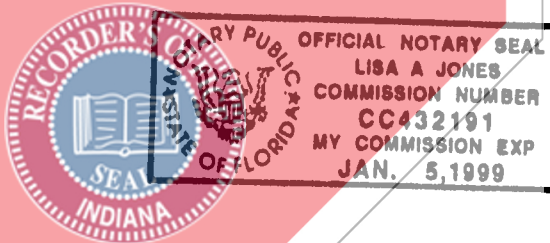
STATE OF FLORIDA )

COUNTY OF PALM BEACH )

Subscribed and sworn to me this 1 day of May, 1996, by DONALD L. ST. JOHN as Director of Berkeley Federal Bank and Trust FSB. He is personally known to me.

*Lisa A. Jones*  
Notary Public

(NOTARY STAMP OR SEAL)



Reference No: 8310335  
Mortgagor: BERNARD, JEAN, L