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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

PREPARED BY: Robin Burgess

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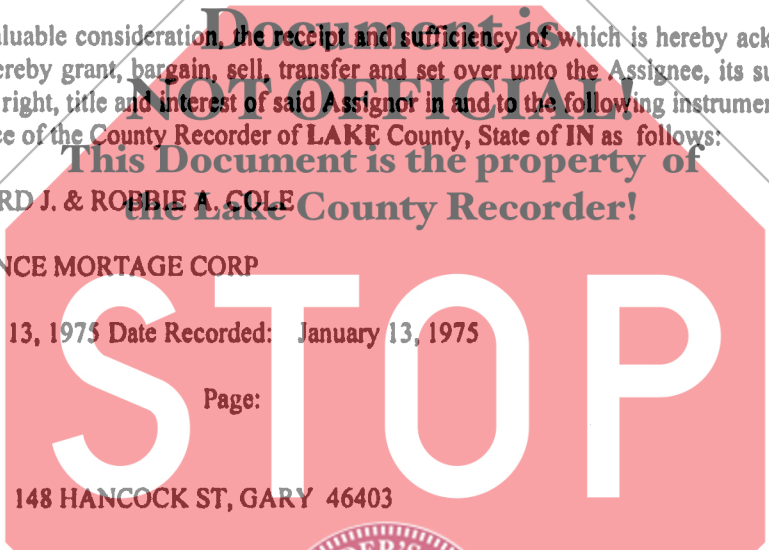
RECORD AND RETURN TO:  
United Mortgage & Loan Investment Corp.  
PO Box 471827  
Charlotte, NC 28247

MARGARETTE CLEVELAND  
RECORDER

**ASSIGNMENT OF MORTGAGE**

This ASSIGNMENT OF MORTGAGE is made and entered into as of this 1st day of May, 1996 from U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"), whose address is 451 Seventh St., SW, Washington, DC 20410 ("Assignor") to BERKELEY FEDERAL BANK & TRUST FSB, whose address is THE FORUM, SUITE 105, 1665 PALM BEACH LAKES BLVD., WEST PALM BEACH, FLORIDA 33401 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, 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: EDWARD J. & ROBBIE A. COLE  
Mortgagee: ADVANCE MORTGAGE CORP  
Document Date: January 13, 1975 Date Recorded: January 13, 1975  
Book: 284310 Page:  
Property Address: 148 HANCOCK ST, GARY 46403

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  
SW

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD")

BY: *Donald L. St. John*

NAME: Donald L. St. John

TITLE: Attorney-In-Fact  
*Recorded 7-10-96*  
*Inst # 76045894*

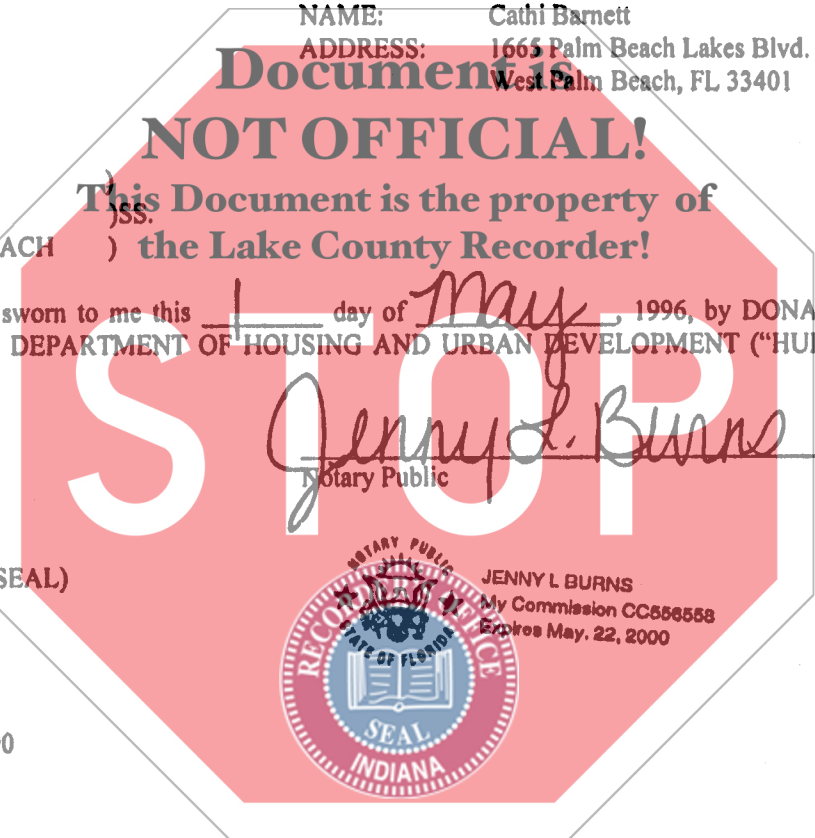
Witnesses:  
(1) \_\_\_\_\_

*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



STATE OF FLORIDA

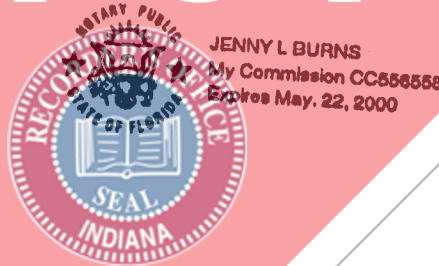
COUNTY OF PALM BEACH

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

Subscribed and sworn to me this 1 day of May, 1996, by DONALD L. ST. JOHN as Attorney-In-Fact of U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"). He is personally known to me.

*Jenny L. Burns*  
Notary Public

(NOTARY STAMP OR SEAL)



Reference No.: 8310990  
Mortgagor: COLE