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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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PREPARED BY: Robin Burgess
RECORD AND RETURN TO:

MARGARETTE CLEVELAND
RECORDER

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: Harold Patton, Jr.

Mortgagee: National Homes Acceptance Corporation

Document Date: October 14, 1976 Date Recorded: October 14, 1976

Document/Instrument, Entry Number:

DOC: 374474
Book: 374474

Page:

Property Address:

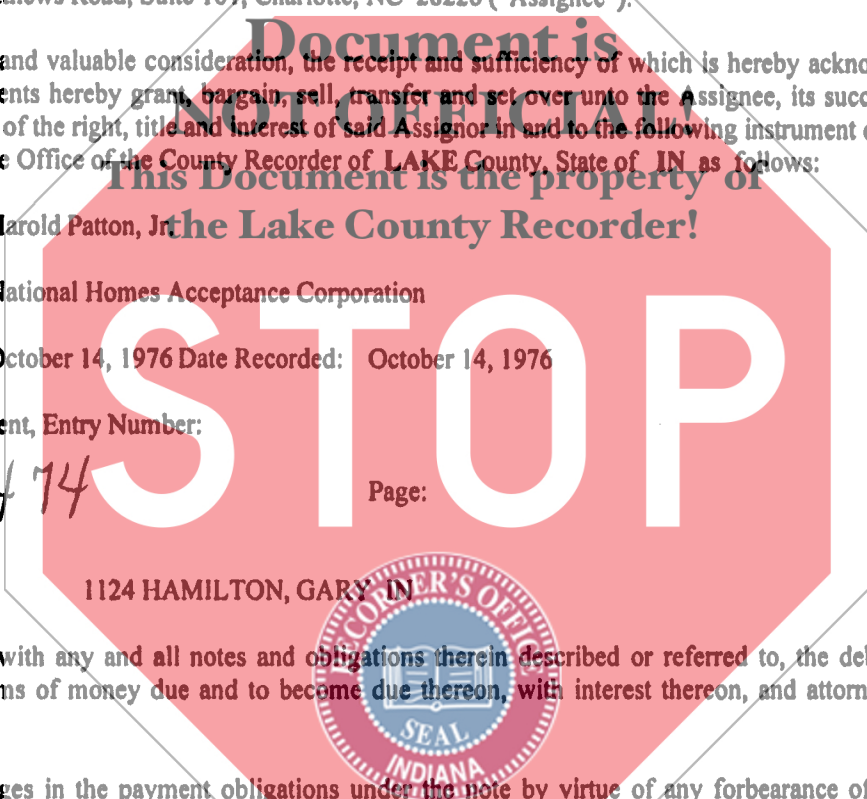
1124 HAMILTON, GARY IN

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 Mortgagee/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



09-2

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!

STATE OF FLORIDA

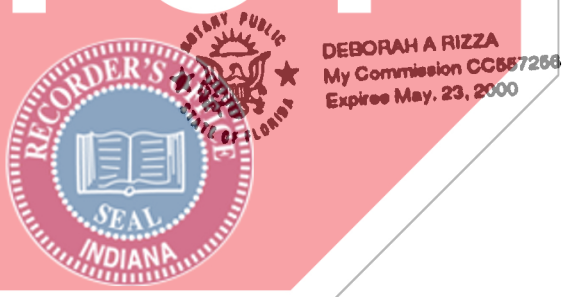
COUNTY OF PALM BEACH)

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
Director of Berkeley Federal Bank and Trust FSB. . He is personally known to me.

Deborah A. Rizza
Notary Public

(NOTARY STAMP OR SEAL)



Reference No: 8313795
Mortgagor: PATTON JR, HAROLD