LAKE COUNT! FILED FOR RECORD

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MARGAMINI CLEVELAND RECORDER

When recorded return to:
Berkeley Federal Bank & Trust FSB
The Forum, Suite 105
1665 Palm Beach Lakes Blvd.
West Palm Beach, Florida 33401

HUD Control Number: 217853 Loan Number: 2349553

ASSIGNMENT OF MORTGAGE INDIANA

Document is

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, 1865 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 Public Records of LAKE County, State of INDIANA, as follows:

Mortgagor: THEODORE F STEPHENS

Mortgagee: NATIONAL HOMES ACEPTANCE CORPORATION

Document Date: 4/16/70
Date Recorded: 4/17/70

Document/Instrument/Entry Number: 55717 FAN Property Address: 4815 W NITH AVENUE, GARY, IN

Tioperty Address. 4010 W 10111 AVEITOS

Property described as follows:

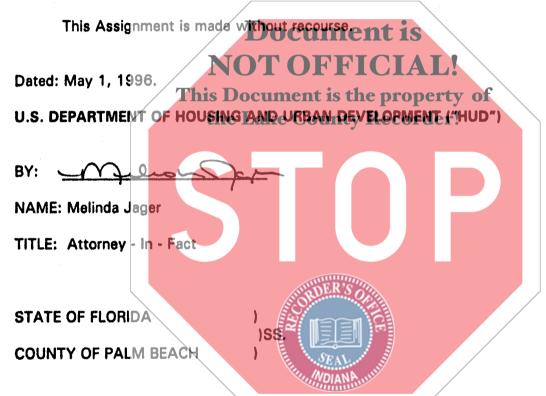
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

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.

Refer to "LIMITED POWER of ATTORNEY" filed on 7-10-96 in LAKE Co. bk/pg or instrument no. 96-45894

14/0

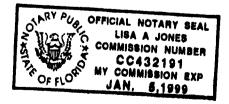
Any changes in the payment obligations under the Note by virtue of any forbearance or assistance agreement, payment plan or modification agreement agreed to by U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"), whether or not in writing, is binding upon the Assignee/Payee, its successors and assigns. 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.



Subscribed and sworn to me this 1st day of May, 1996, by Melinda Jager as Attorney - In - Fact of U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"). She is personally known to me.

Notary Public

NOTARY STAMP OR SEAL



(402370

FHA FORM NO. 211 (A (Rev. July 1959) 55717 3700 GARY,

THIS MORTGAGE, made the 16th day of April , A.D. 19 70 , between Theodore F. Stephens and Jeanette H. Stephens, husband and Wife of the City of Gary in the County of Lake , and State of Indiana

(hereinafter with the Keirs, executors, administrators, and assigns called the mortgagor), and

NATIONAL HOMES ACCEPTANCE CORPORATION

a corporation organized and existing under the laws of the State of Indiana (hereinafter with its successors and assigns called the mortgages),

Indiana , or at such other place as the holder may designate in writing, in monthly installments of ,:Ir:ETY EIGHT (iii) 72/100 - Dollars (\$ 98.72), commencing on the first day of June 19.70, and on the first day of each month thereafter until the principal and interest are fully paid, except that the line payment of the extire indebtedness evidences thereby, if not according paid, shall be due and payable on the first day of hay, 2000.

NOW, THEREFORE, THIS INDENTURE WITNESSETH: That the mortgagor, in consideration of the premises, and for the purpose of securing the payment of the money aforesaid and interest thereon according to the tenor and effect of the said promissory note, above mentioned, and also to secure the faithful performance of all the covenants, conditions, sipulations and agreements herein contained, does by these presents, mortgage and warrant unto the mortgagee, all the following described lands and premises, situated and being in the City of Gary in the County of Lake and State of Indiana, to wit:

The East Half of Lot 4 and all of Lots 5 and 6 in Block 3 in Gary Guild Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 18 page 33, in the Office of the Recorder of Lake County, Indiana.

STATE OF MERCHANIS S AC

KFR 17 2 47 PK 570

AHDREW J. MICENKO RECORDER

including all buildings and improvements thereon (or that may hereafter be erected thereon); together with the hereditaments and appurtenences and all other rights thereunto belonging, or in anywise now or hereafter appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof, and all plumbing, heating and lighting fixtures, and equipment now or hereafter attached to or used in connection with said premises,