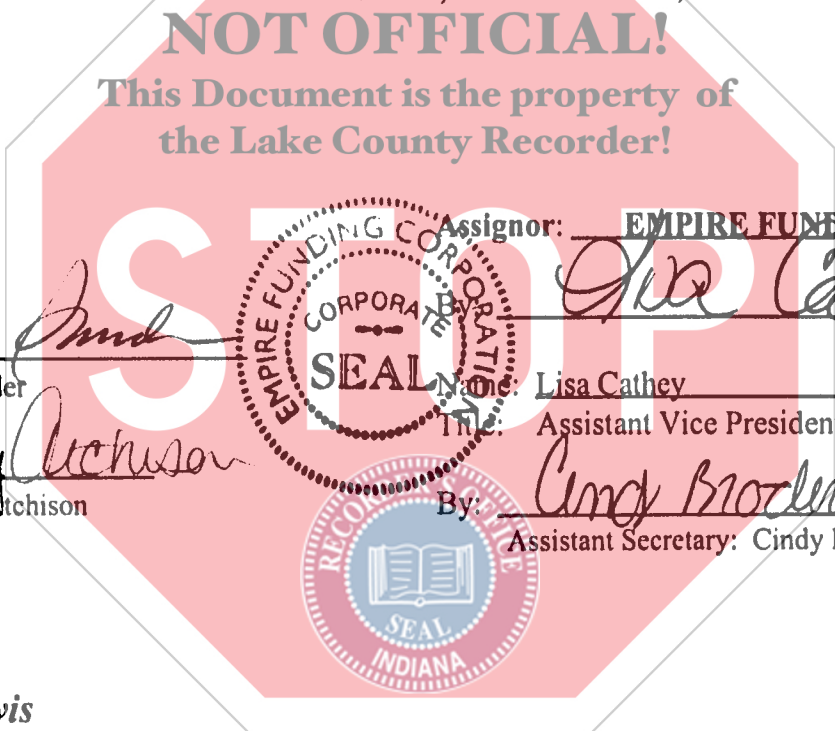


**ASSIGNMENT AND TRANSFER OF
MORTGAGE OR DEED OF TRUST**

*That the undersigned, Empire Funding Corp., the present owner of record and the holder of the legal and beneficial interest in and to the Mortgage or Deed of Trust dated June 8, 1995 executed by Gloria W. Crews (hereinafter referred to as 'Mortgagor') in favor of Holloway Lumber & Construction, recorded in Instrument number 95046895, on August 17, 1995, Recorder's Records of Lake County, State of Indiana, and securing payment of that certain debt instrument executed by Mortgagors of even date therewith, in the original principal amount of \$ 21,050.00, for a legally sufficient consideration, the receipt of which is hereby acknowledged, does hereby *grant, assign, transfer, set over and convey, without recourse, unto First National Bank of Keystone*, whose address is 69 Main Street, Keystone, West Virginia 24852, pursuant to that certain Master Purchase and Sale Agreement dated October 30, 1995 entered into by and between First National Bank of Keystone, as Buyer and Empire Funding Corp. as Seller, all right, title, and interest of the undersigned in and to the Mortgage or Deed of Trust described above, together with all right, title, and the interest of the undersigned in and to the indebtedness secured thereby, against the real property situated in the County of Lake, State of Indiana, and being more fully described below, to-wit:*

ADDRESS: 4806 Carey Street
East Chicago, IN 46312

LOT 58, EXCEPT THE SOUTH 3 FEET THEREOF, AND ALL OF LOT 59, BLOCK 21, CALUMET ADDITION TO EAST CHICAGO, AS SHOWN IN PLAT BOOK 8, PAGE 32, IN LAKE COUNTY, INDIANA, COMMONLY KNOWN AS 4806 CAREY, EAST CHICAGO, INDIANA. PIN# 30-213-56.



Attest (Witness)

By: [Signature]
Linda Sander

By: [Signature]
Beverly Atchison

Assignor: EMPIRE FUNDING CORP.

[Signature]
Name: Lisa Cathey
Title: Assistant Vice President

By: [Signature]
Assistant Secretary: Cindy Broderick

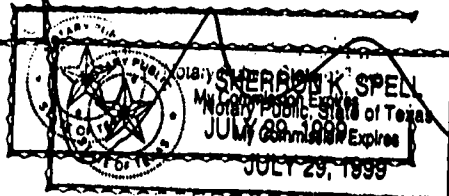
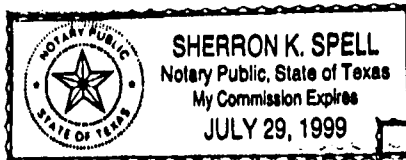
97011196

State of Texas
County of Travis

The foregoing instrument was acknowledged before me this 30th day of APRIL, 1996 by Lisa Cathey and Cindy Broderick in their capacities as Assistant Vice President and Assistant Secretary, respectively on Behalf of EMPIRE FUNDING CORP.

PREPARED BY & RETURN TO:
EMPIRE FUNDING CORP.
5000 Plaza on the Lake, Suite #100
Austin, TX 78746
(800) 206-9004
LOAN NUMBER 36046
600 TRUST DOC ALL

[Signature]
(Notary Public)



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97FEB 24 PM 12:21
MORTGAGE DEPARTMENT
RECORDER

G.R.
to
21310