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MORRIS W. CARTER
RECORDER

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**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 MARCH 22, 1995 executed by LAURENCE KELLEY & VERA A. KELLEY, (hereinafter referred to as 'Mortgagor') in favor of HOLLOWAY LUMBER & CONSTRUCTION CO., INC., recorded in Instrument number 95042048, on JULY 27, 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 \$14,190.00, 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: 3672 CAROLINA ST., GARY INDIANA



Assignor: EMPIRE FUNDING CORP.

Attest (Witness)

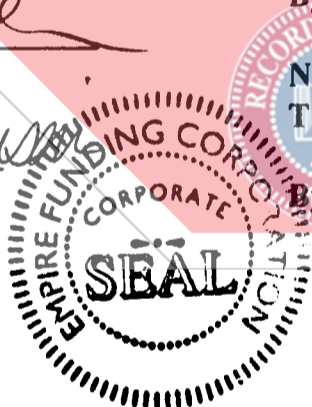
By: Linda Sander
Linda Sander

By: Lisa Cathey

Name: Lisa Cathey
Title: Assistant Vice President

By: Beverly Atchison
Beverly Atchison

By: Cindy Broderick
Assistant Secretary: Cindy Broderick

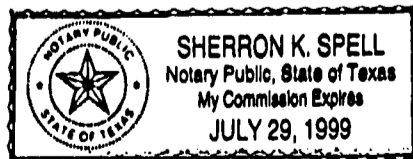


State of Texas
County of Travis

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 33712
600 TRUST DOC ALL

Sherron K. Spell
(Notary Public)



B.K.
Ch # 21296

#33712

LAURENCE KELLEY AND
VERA A. KELLEY

EXHIBIT "A"

LOTS 19 AND 20 IN BLOCK 6 IN SCHUG PARK SOUTH BROADWAY ADDITION TO GARY,
AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 8 PAGE 9, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

PARCEL # 47-25-18

