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A  
After Recording Return To:  
Richardson Consulting Group, Inc.  
505-A San Marin Drive #110  
Novato, CA 94945

HUD Control Number: 309156      OFB Loan Number: 2501773  
[OCWEN]

97011575

**ASSIGNMENT OF MORTGAGE  
INDIANA**

**Document is NOT OFFICIAL!**  
This ASSIGNMENT OF MORTGAGE is made and entered into as of this 4th day of September, 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 Public Records of LAKE County, State of INDIANA, as follows;

Mortgagor: **JAMES L. PRATHER      JENNIFER G. PRATHER**  
Mortgagee: **TOWER FEDERAL SAVINGS AND LOAN ASSOCIATION**  
Document Date: **5/3/84**  
Date Recorded: **5/9/84**  
Document/Instrument/Entry Number: **755797**  
Property Address: **632 W 45TH AVE, GARY, IN**  
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.

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
97 FEB 25 AM 10:58  
JAMES W. CARRER  
RECORDER

1400  
su

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.

This Assignment is made without recourse.

Dated: September 4, 1996.

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

BY: Donald St. John

NAME: Donald St. John

TITLE: Attorney - In - Fact

STATE OF FLORIDA )

)SS.

COUNTY OF PALM BEACH )



Subscribed and sworn to me this 4th day of September, 1996, by Donald St. John as Attorney - In - Fact of U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"). He is personally known to me.

Helen M. Hercche  
Notary Public

NOTARY STAMP OR SEAL



HELEN M HERCHE  
My Commission CC438154  
Expires Feb 18, 1999  
Bonded by ANB  
800-852-5878

EXHIBIT "A"

**Document is  
NOT OFFICIAL!**

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

Lot 7, Block 9, Highland Park 3rd Addition to the  
City of Gary, as shown in Plat Book 20, page 28,  
Lake County, Indiana.

**STOP**



*Savings & Loan*