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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97070519

97 OCT 17 AM 9:06

MORRIS W. CARTER
RECORDER

RECORD AND RETURN TO:
PHH MORTGAGE SERVICES CORP. *K*
6000 ATRIUM WAY
MT LAUREL, NJ 08054
COMMT #: 97386A
ID: 360176266

ASSIGNMENT OF DEED
OF TRUST OR MORTGAGE

LOAN #: 9432980
NAME : O'GALLAGHER
STATE OF : IN
COUNTY OF: LAKE

KNOW ALL MEN BY THESE PRESENTS, THAT *PHH MORTGAGE SERVICES CORPORATION 6000 ATRIUM WAY, MT LAUREL, NEW JERSEY, A CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO:
FIRST UNION NATIONAL BANK OF NORTH CAROLINA
301 SOUTH COLLEGE STREET TW6
CHARLOTTE, NC 28288-0166

THAT CERTAIN PROMISSORY NOTE AND DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 97/03/14
AMOUNT: \$99,750.00 EXECUTED BY: JAMES E. O'GALLAGHER
PAMELA J. O'GALLAGHER

CLERKS FILE OR INSTRUMENT NO: *9706916* RECORDED DATE: *03/19/97*
BOOK: VOLUME: PAGE:
ADDRESS: 14 BEVERLY BLVD HOBART LAKE IN 46342

DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN.

* FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION

TOGETHER WITH THE NOTE THEREIN OR REFERRED TO, THE MONEY DUE AND TO BECOME DUE THEREON WITH INTEREST AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE.

DATED: 06/12/97
WITNESSED BY : *James Woverton*
LAUREL WOVERTON

*PHH MORTGAGE SERVICES CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054
BY : *[Signature]*
CRISSY JUDGE
ASSISTANT VICE-PRESIDENT
[Signature]
ROSE ROBINSON
ASSISTANT SECRETARY

PREPARED BY : *[Signature]*
CHARLES DARKWAH
6000 ATRIUM WAY
MT LAUREL, NJ 08054

STATE OF NEW JERSEY, COUNTY OF BURLINGTON
ON 06/12/97, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED CRISSY JUDGE AND ROSE ROBINSON PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE ASST VICE PRES. AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

[Signature]
NOTARY PUBLIC

MICHAEL CLARK
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 08/29/2001

1200
214261
LM

9432980

THIS IS A CERTIFIED
TRUE AND EXACT COPY
OF THE ORIGINAL

FIRST AMERICAN TITLE
INS. CO.

BY Linda Andrews

9432980

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on
The mortgagor is JAMES E O'GALLAGHER &
PAMELA J O'GALLAGHER, HUSBAND AND WIFE

March 14, 1997

CREDIT UNION MORTGAGE SERVICES, A CORPORATION
which is organized and existing under the laws of THE STATE OF INDIANA
("Borrower"). This Security Instrument is given to
, and whose address is

2476 W LINCOLN HIGHWAY, MERRILLVILLE, IN 46410

("Lender"). Borrower owes Lender the principal sum of
NINETY NINE THOUSAND SEVEN HUNDRED FIFTY & 00/100
Dollars (U.S. \$ 99,750.00). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
April 1, 2027 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced
by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with
interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's
covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage,
grant and convey to Lender the following described property located in

LAKE County, Indiana:
LOT 10 IN BLOCK 1 IN VILLA SHORES FIRST ADDITION TO HOBART, AS PER
PLAT THEREOF, RECORDED IN PLAT BOOK 25 PAGE 4, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

which has the address of 14 BEVERLY BOULEVARD,
[Street]
Indiana 46342 ("Property Address");
[Zip Code]

HOBART,
[City]