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Richardson Consulting Group, Inc.
505A San Marin Drive, #110
Novato, CA 94945

Prepared by: Christopher Kennedy
Ocwen Federal Bank FSB
1665 Palm Beach Lakes Blvd.
The Forum, Suite 105
West Palm Beach, Florida 33401

97085770

Loan Number: 17131244
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 DEC 15 AM 10:15
MORRIS W. CARTER
RECORDER

**ASSIGNMENT OF MORTGAGE
INDIANA**

This ASSIGNMENT OF MORTGAGE is made and entered into as of the 13th day of November, from OCWEN FEDERAL BANK FSB F/K/A BERKELEY FEDERAL BANK & TRUST FSB, whose address is 1665 Palm Beach Lakes Blvd., The Forum, Suite 105, West Palm Beach, Florida 33401 ("Assignor") to OCWEN FINANCIAL SERVICES, INC., whose address is 1675 Palm Beach Lakes Blvd., The Forum, Suite 900, West Palm Beach, FL 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: STAN KING
Mortgagee: OCWEN FEDERAL BANK FSB
Document Date: 2/6/97
Date Recorded: 2/11/97
Instrument Number: 97008488
Property Address: 2116 GRANT STREET, 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.

This Assignment is made without recourse, representation or warranty.

DATED: November 13, 1997 .

OCWEN FEDERAL BANK FSB

BY:



NAME: Brian R. Hochella

TITLE: Manager, Document Control


STATE OF FLORIDA)

)SS.

COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me on November 13, 1997 by Brian R. Hochella, the Manager, Document Control of Ocwen Federal Bank FSB, a federal savings bank, on behalf of the bank. Brian R. Hochella is personally known to me.

Witness my hand and official seal.


Notary Signature

[SEAL]



Charles A. Hildenbrand
My Commission CC682486
Expires September 22, 2001

12-02
41943

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 5 AND 6, BLOCK 5, WASHINGTON PARK SECOND ADDITION TO TOLLESTON
 AS SHOWN IN PLAT BOOK 7 PAGE 19, LAKE COUNTY, INDIANA.

EXHIBIT "A"

25-47-0206-0005

which has the address of 2116 GRANT STREET, GARY (Street, City),
 Indiana 46404 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.