

WHEN RECORDED, MAIL TO:

MELLON BANK, NA., PO BOX 149, PITTSBURGH, PA. 15259-0149

0100 190-1021321

ASSIGNMENT OF MORTGAGE OR DEED OF TRUST OR SECURITY DEED

KNOW ALL MEN BY THESE PRESENTS: THAT WHEREAS MELLON BANK, N.A. hereinafter referred to as ASSIGNOR, for and in consideration of the sum of ONE AND NO/100ths DOLLAR and other good and valuable consideration, receipt of which is hereby confessed and acknowledged from

97087305

Name of Assignee: MASTER FINANCIAL, INC.

hereinafter referred to as ASSIGNEE, does by these presents grant, bargain, sell, assign, transfer and set over unto the said ASSIGNEE all right, title and interest in and to that certain Mortgage or Deed of Trust or Security Deed (the "Security Instrument") bearing date of

Date of Mortgage: MARCH 16, 1995

made and executed by

Name of Mortgagor: MARK A SPENCE AND DEBORAH S SPENCE

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 DEC 18 PM 2:27
MORTGAGE CENTER
IN

which said Security Instrument was recorded on MARCH 22, 1995

In Book No. 95 at Page 15108 in the Office of the County Clerk and

Recorder of Deeds of LAKE County, LAKE

and which Security Instrument covers property described as:

HOBART LAKE
3941 HOWARD ST
HOBART IN 46342-1612

Together with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Security Instrument.

IN WITNESS WHEREOF, said ASSIGNOR has signed these presents this 15TH

day of SEPTEMBER, 1997

MELLON BANK N.A.

By:  (Seal)

JACK KITCHEN
ASST VP

13.00
137511

ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA))
) SS:
COUNTY OF ALLEGHENY))

On the 26th day of September, 1997, before me personally came Jack B. Kitchen, who being duly sworn, did acknowledge himself to be the Assistant Vice President of Mellon Bank, N.A., a national bank organized under the laws of the United States of America, and that Jack B. Kitchen as such Assistant Vice President being authorized to do so, executed the foregoing instrument on behalf of said Mellon Bank, N.A. for the purpose therein contained.

In testimony whereof, I have hereunto subscribed my name.

Carol E. Jones
Notary Public

Carol E. Jones, Notary Public
Pittsburgh, Allegheny County
My Commission Expires June 29, 1998
Member, Pennsylvania Association of Notaries

My Commission Expires

CERTIFICATE OF RESIDENCE OF ASSIGNEE

Master Financial, Inc., Assignee within named, hereby certifies that its principal place of business is at 333 South Anita Drive, Orange, CA 92868.

By: Michael McKinby
MICHAEL MCKINBY, ASSET ACQUISITION MGR

RECORDER'S ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA))
) SS:
COUNTY OF LAKE))

Recorded in the office of the Recorder of Deeds in and for said County on the 18 day of December, 1997, in Mortgage Book Volume 14, Page 14.

WITNESS my hand and the seal of said office the day and year aforesaid.

Malvin W. Carter
RECORDER OF DEEDS