

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

97088176

97 DEC 23 AM 10:17

MORRIS W. CARTER  
NOTARY PUBLIC

RECORD AND RETURN TO:  
PHH MORTGAGE SERVICES CORP.  
6000 ATRIUM WAY  
MT LAUREL, NJ 08054  
COMMT #: 97817  
ID: 460210092

ASSIGNMENT OF DEED  
OF TRUST OR MORTGAGE

LOAN #: 9555921  
NAME : ITCZAK  
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:

BANKATLANTIC, F.S.B.  
1750 EAST SUNRISE BOULEVARD  
FT. LAUDERDALE, FL 33304

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

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 97/08/06  
AMOUNT: \$96,000.00 EXECUTED BY: THOMAS M. ITCZAK

CLERKS FILE OR INSTRUMENT NO: 97052209 RECORDED DATE: 8-12-97  
BOOK: VOLUME: PAGE:  
ADDRESS: 554 REDBUD LANE LOWELL LAKE IN 46356

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: 11/21/97

WITNESSED BY: Joyce Artemus  
JOYCE ARTEMUS

\*PHH MORTGAGE SERVICES CORPORATION  
6000 ATRIUM WAY  
MT LAUREL, NJ 08054

BY: Dolores Lauria  
DOLORES LAURIA  
ASSISTANT VICE-PRESIDENT  
Linda Belsito  
LINDA BELSITO  
ASSISTANT SECRETARY

PREPARED BY: Judy Gomolson  
JUDY GOMOLSON  
6000 ATRIUM WAY  
MT LAUREL, NJ 08054

STATE OF NEW JERSEY, COUNTY OF BURLINGTON  
ON 11/21/97, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED DOLORES LAURIA AND LINDA BELSITO 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.

Pat Felme  
NOTARY PUBLIC

PAT FELMEY  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES 04/19/1998

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251325

STATE OF INDIANA  
LAKE COUNTY  
FILED

97052209.

97 AUG 12 AM 9:49

MORTGAGE RECORDER

[Space Above This Line For Recording Data]

LOAN NUMBER: 9555921

100  
160210092

ORIGINAL

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on AUGUST 06TH, 1997. The mortgagor is THOMAS M. ITCZAK ("Borrower"). This Security Instrument is given to PHH MORTGAGE SERVICES CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY MT. LAUREL NEW JERSEY 08054 Y ("Lender"). Borrower owes Lender the principal sum of NINETY SIX THOUSAND AND 00/100 Dollars (U.S. \$96,000.00). 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 SEPTEMBER 01ST 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 74 IN TIMBER SPRINGS ADDITION, UNIT 3, IN THE TOWN OF LOWELL, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 76 PAGE 13, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.  
BEING COMMONLY KNOWN AS: 554 REDBUD LANE, LOWELL, INDIANA 46356.

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED BEING RECORDED SIMULTANEOUSLY HERewith; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

PREPARED BY:   
RICHARD M. PREWITT

which has the address of 554 REDBUD LANE, LOWELL, Indiana 46356 ("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 seized 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 covenants to the Property against all claims and demands, subject to any encumbrances of record.

and uniform covenants with limited