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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

98 DEC 18 AM 9: 56

MORRIS W. CARTER Recording requested by RECORDER

Citizens Financial Services, FSB and when recorded mail to Citizens Financial Services, FSB Attn: Tina Margeas 5311 Hohman Ave. Hammond, IN 46320

For value received, the undersigned hereby grants, assigns and transfers to COUNTRYWIDE HOME LOANS, INC. and/or its assigns as their interest may appear, 150NI Lake Ave. Pasadena, CAPOLOI all beneficial interest under a Relinski, Jr. and Laurie A. Relinski, Husband certain Mortgage dated November 10, 1998 executed by Clarence E. and Wife (Borrower) and recorded as Instrument No. 980 129 records in the County Recorder's Office of Lake County, in the State of Indiana, describing the land therein as:

The North 21 feet of Lot 27, Lot 28 and the South 9 feet of Lot 29, Block 8, the Baldwin Addition to Gary, in the City of Hammond, as shown in Plat Book 10, page 35, in Lake County, Indiana

Dated this November 19, 1998

Citizens Financial Services, FSB By: Tina Margeas, Asst,

State of Indiana)

) ss

County of Lake )

On November 19, 1998 before me, the undersigned Novary Public, personally appeared Tina Margeas personally known to me to be the person who executed the within instrument in said capacity on behalf of the corporation therein named and acknowledged to me that the corporation executed it.

Witness my hand and official seal

My commission expires: 11/21/00

County of Residence: Lake

Annette Johanson

Notary Public

This instrument prepared by:

Brian L. Goins Atty#8616-45 707 Ridge Road, Munster, IN 46321