STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

99 APR -8 AM 9: 18

MORRIS W. CARTER RECORDER

99029773

Recording requested by Citizens Financial Services, FSB and when recorded mail to Citizens Financial Services, FSB Attn: Lisa M. McKinnis 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, 155 N. Lake Ave. Pasadena, CA 91101 all beneficial interest under a certain Mortgage dated March 11, 1999 executed by John J. Gelon and Gina M. Gelon, (Borrower) and recorded as tone 3-17-99 of official records in the County Recorder's Office of Instrument No. 99023715 Lake County, in the State of Indiana, describing the land therein as:

Lot 27, except the South 125 feet, (as measured parallel to the South line thereof) in Lakewood Estates, Unit 3, as per plat thereof, recorded in Plat Book 64 page 49, in the Office of the Recorder of Lake County, Indiana. Tax ID # 3-226-10

Dated this March 25, 1999

Citizens Financial Services, FSB By: Richard A. Cole- Asst. Vice President

State of Indiana)

) ss

County of Lake)

On March 25, 1999 before me, the undersigned Notary Public, personally appeared Richard A. Cole 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:03/21/00

County of Residence: Cook

Lisa M. McKinnis

Notary Public

This instrument prepared by:

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

LISA M. MCKINNIS

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 3/21/2000

Return: C75 5311 Abdrew Amd.