

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99 OCT 25 AM 9:15

MORRIS W. CARTER
RECORDER

99087480

RECORD AND RETURN TO:
CENDANT MORTGAGE CORPORATION
6000 ATRIUM WAY, PO BOX 5449
MT LAUREL, NJ 08054
AGENCY POOL#: C26105
ID: 330110094

ASSIGNMENT OF DEED
OF TRUST OR MORTGAGE

LOAN #: 2953453
NAME : LACZKOWSKI
STATE OF : IN
COUNTY OF: LAKE
HOMESIDE #: 195909577
MIN #: 10002000029534538

KNOW ALL MEN BY THESE PRESENTS, THAT * CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, MT LAUREL, NJ 08054 A NEW JERSEY, CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

AS NOMINEE FOR HOMESIDE LENDING INC., ITS SUCCESSORS AND ASSIGNS

P.O. BOX 2062 FLINT, MICHIGAN 48501-2062
MERS PHONE: 1-888-679-6377

THAT DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:

DEED OF TRUST OR MORTGAGE DATED: 99/04/12

AMOUNT: \$111,000.00

EXECUTED BY: MICHAEL
CARLOTA

LACZKOWSKI
LACZKOWSKI

CLERKS FILE OR INSTRUMENT NO: 99032486

RECORDED DATE: 990416

BOOK:

VOLUME:

PAGE:

ADDRESS: 2100

ASHBURY LANE #B

SCHERERVILLE

LAKE

IN 46375

DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN, AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE

- * FORMERLY DOING BUSINESS AS US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH MORTGAGE SERVICES CORPORATION

DATED: 09/14/99

WITNESSED BY: Donna Miller
DONNA MILLER

*CENDANT MORTGAGE CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

BY: Kristen Alexeev
KRISTEN ALEXEEV
ASSISTANT VICE-PRESIDENT

PREPARED BY: Tammy Coppinger
TAMMY COPPINGER
6000 ATRIUM WAY
MT LAUREL, NJ 08054

Judy Gomolson
JUDY GOMOLSON
ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON
ON 09/14/99, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED KRISTEN ALEXEEV AND JUDY GOMOLSON 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 4/28/2003

12-20
586585

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99032486

99 APR 16 AM 10:53

MICHAEL W. CARTER
RECORDER

[Space Above This Line For Recording Data]

LOAN NUMBER: 2953453
100
330110094

ORIGINAL

MORTGAGE

copy of note
THIS MORTGAGE ("Security Instrument") is given on APRIL 07TH, 1999. The mortgagor is MICHAEL L. LACZKOWSKI, CARLOTA LACZKOWSKI ("Borrower"). This Security Instrument is given to CENDANT MORTGAGE CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY MT. LAUREL NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED ELEVEN THOUSAND AND 00/100 Dollars (U.S. \$111,000.00). 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 MAY 01ST 2029. 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:

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

BEING COMMONLY KNOWN AS 2100 ASHBURY LANE #8

DRAWER # 31

BEING THE SAME PREMISES CONVEYED TO BY DEED DATED _____ AND RECORDED IN THE _____ COUNTY RECORDER'S OFFICE IN DEED BOOK _____ PAGE _____. THIS IS A FIRST AND PARAMOUNT MORTGAGE LIEN ON THE ABOVE DESCRIBED PREMISES.

PREPARED BY:
DEBBIE L. WADE

Debbie L. Wade

THE WEST 38.33 FEET OF THE EAST 86.76 FEET, BY PARALLEL LINES AND AS MEASURED ALONG THE SOUTH LINE OF LOT 15 IN THE CORRECTED PLAT OF STONEBROOK PHASE TWO, A PLANNED UNIT DEVELOPMENT TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED AUGUST 28, 1990 IN PLAT BOOK 69 PAGE 16, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMUNITY TITLE COMPANY
FILE NO 217494

which has the address of 2100 ASHBURY LANE #B, SCHERERVILLE, Indiana 46375 ("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 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