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STATE OF INDIAN LAKE COUNTY FILED FOR FECORL

99 OCT 29 AM 10: 58

MORRIS W. CARTER RECORDER

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 September 15, 1999 executed by Francisco H. Martinez (Borrower) and recorded as on 9-24-1999 of official records in the County Recorder's Office of Instrument No. 99079141 Lake County, in the State of Indiana, describing the land therein as:

The South 25 feet of Lot 13 and the North 15 feet of Lot 14 in Block 2 in Ford-Roxana Addition to Hammond, as per plat thereof, recorded August 2, 1996 in Plat Book 20 Page 23, in the office of the recorder of Lake County, Indiana.

Dated this September 15, 1999

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

State of Indiana)

County of Lake)

On September 15, 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

Notary Public

This instrument prepared by:

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

LISA M. MCKINNIS

NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 3/21/2000

*OFFICIAL SEAL

COMMUNITY TITLE COMPANY FILE NO 9/8411-MV