

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 JAN -5 PM 2:42

MORRIS W. CARTER
RECORDER

When recorded, mail 2000 001005

Record and Return to:
Emerald Mortgage Assistance Co.
1099 18th Street, Suite 1600
Denver, CO 80202
XRF0391-067-0113

This form was prepared by: AMERIQUEST MORTGAGE COMPANY, address:
1100 TOWN & COUNTRY RD., STE. 200, ORANGE, CA 92868, tel. no.: (714) 541-9960

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS That AMERIQUEST MORTGAGE COMPANY

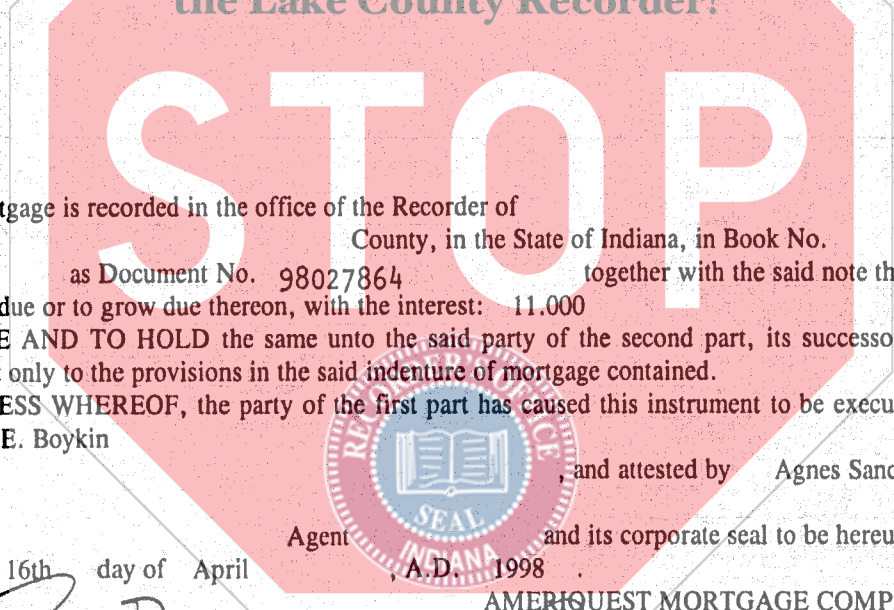
organized and existing under the laws of the State of Delaware, party of the first part,
for value received, has granted, bargained, sold, assigned, transferred and set over, and by these presents does
grant, sell, assign, transfer and set over unto AURORA LOAN SERVICES, INC.

601 5th AVENUE, SCOTTSBLUFF, NE 69361, party of the second part, its
organized and existing under the laws of, day of April
successors and assigns, a certain indenture of mortgage dated the 16th
A.D. 1998, made by MICHAEL C. KOVERA and PAMALA E. KOVERA, HUSBAND AND WIFE

to it, securing the payment of one promissory note therein described for the sum of Fifty Two Thousand
Four Hundred and no/100----- Dollars (\$ 52,400.00),
and all its rights, title and interest in and to the premises situated in the county of
LAKE, State of Indiana, and described in said mortgage as follows, to-wit:

"LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF"

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which said mortgage is recorded in the office of the Recorder of
LAKE County, in the State of Indiana, in Book No.
at Page as Document No. 98027864 together with the said note therein described
and the money due or to grow due thereon, with the interest: 11.000

TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns,
forever, subject only to the provisions in the said indenture of mortgage contained.

IN WITNESS WHEREOF, the party of the first part has caused this instrument to be executed in its name
by Barbara E. Boykin, and attested by Agnes Sanchez,
its Agent

Agent and its corporate seal to be hereunto affixed this
16th day of April, A.D. 1998

ATTEST: AMERIQUEST MORTGAGE COMPANY

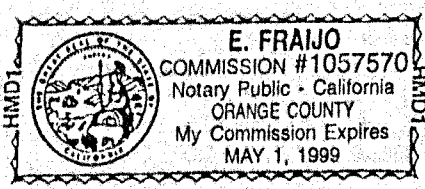
Agnes Sanchez - Agent, State of California, County of ORANGE, On 04/16/98
By: Barbara E. Boykin - Agent
, before me E. Fraijo, personally appeared

Agnes Sanchez and Barbara E. Boykin, personally known to me (or proved to me on
the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
executed the Assignment.

E. Fraijo

Indiana Assignment of Mortgage 12/95
VMP-995(IN) (9512) VMP-1163 (9301)
VMP MORTGAGE FORMS - (800)521-7291

ASSIGN_IN (rev.10/97)



12.00
E.P.
11354

LEGAL DESCRIPTION

5175591

PART OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, COMMENCING AT A POINT ON THE NORTH LINE OF RIDGE ROAD WHICH POINT IS 26 RODS WEST OF THE EAST LINE OF SAID SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 22, RUNNING THENCE NORTH ON A LINE PARALLEL TO THE EAST LINE OF SAID TRACT 150 FEET; THENCE EAST 49-1/2 FEET; THENCE SOUTH TO THE NORTH LINE OF SAID RIDGE ROAD; THENCE WESTERLY ALONG THE NORTH LINE OF SAID RIDGE ROAD TO THE PLACE OF BEGINNING, ALL IN THE TOWN OF HIGHLAND, LAKE COUNTY, INDIANA.

