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return to: 2000 052461

RICHARDSON CONSULTING GROUP, INC. 505-A SAN MARIN DR. SUITE 300 NOVATO, CA 94945 (415) 898-7200

STATE OF MINNESOTA... FILED FOR RECORD... 2000 JUL 25 PM 12:51... MORRIS OWEN CARTER RECORDER

MODIFICATION AGREEMENT dated April 7, 1999, executed April 22, 1999 and recorded July 30, 1999 as Document # 99063666.

NORWEST MORTGAGE, INC.

Assignment of Mortgage RECORD 3rd

Pool #: 4695/96 LPO #: 8285 Loan #: 5423700

For value received, Inc., a Minnesota corporation, by merger and name change hereby sells, assigns and transfers to: EMC Mortgage Corporation 909 Hidden Ridge Drive, #200, Irving, TX 75038

its successors and assigns, all its right, title and interest in and to a certain MORTGAGE executed by: Kimberly A Davis, a single woman never married

To: First Suburban Mortgage Corporation

and bearing the date the 30th day of July Year 1998 And recorded in the office of the Recorder of Lake County, State of Indiana in Book at Page as Document No. 98061867 on the 10th day of August A.D. 1998.

Signed the 5 day of APRIL A.D. 2000

Norwest Mortgage, Inc.

By Lisa Tollefson Lisa Tollefson Assistant Secretary

State of MINNESOTA County of HENNEPIN } SS

On this 5 Day of APRIL A.D. 2000 before me, a Notary Public, personally appeared Lisa Tollefson 800 LaSalle Ave, Suite 1000 Minneapolis, MN 55402 to me known, who being duly sworn, did say that (he/she) is the Assistant Secretary of Norwest Mortgage, Inc., a California corporation, formerly known as Norwest Mortgage, a Minnesota corporation, by merger and name change, and that said instrument was signed on behalf of said corporation.

PREPARED BY: Lisa Tollefson Norwest Mortgage, Inc.

P.O. Box 1629 Minneapolis, MN 55440 MAC X4801-094

Notary Public

JAMES E. BRANDNER NOTARY PUBLIC-MINNESOTA My Commission Expires Jan. 31, 2005

15.00 E.P. #92812

File No.: 99031835

EXHIBIT A

2220465

THE EAST 40 FEET OF LOT 7 AND THE WEST 2 FEET OF LOT 8 IN BLOCK  
5 IN CALUMET CENTER 2ND ADDITION, IN THE CITY OF HAMMOND, AS  
PER PLAT THEREOF, RECORDED JANUARY 28, 1926 IN PLAT BOOK 19  
PAGE 22, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PROPERTY ADDRESS: 1030 177TH STREET,  
HAMMOND, IN 46324

