Who H& 201

When Recorded Mail To:
H&R BLOCK MORTGAGE CORPORATION
20 BLANCHARD ROAD SUITE ONE
BURLINGTON, MA 01803

Sign of Miles

ASSIGNMENT OF DEED OF TRUST/MORTGAGE - 6 MI 11: 08

FOR VALUE RECEIVED, the undersigned H&R BLOCK MORTGAGE CORPORATION, hereby grants, assigns and transfers to COUNTRYWIDE HOME LOANS, INC. 400 COUNTRYWIDE WAY SIMI VALLEY, CA 93065, all beneficial interest in, to and under that certain Deed of Trust/Mortgage dated May 25, 2000 executed by DONALD J. KARL, SR. AND MARIE A. KARL, HUSBAND AND WIFE

Trust to H&R BLOCK MORTGAGE CORPORATION
trustee, and recorded 525-10 524 200-64004, in Book Page
of Records in the Office of the County Recorder of LAKE County, INDIANA, to wit:

This Document is the property of SCHERVILLE, IN 46375 ake County Recorder!

Together with the note therin described and secured thereby, the money due and to become due theron with interst, and all nights accrue under said Deed of Trust/Mortgage, including the right to have reconveyed, whole or in part, the real property described therin.

Dated this 25th day of May 2000

Signed in the presence of:

H&R BLOCK MORTGAGE CORPORATION

Witness SUMMER SANDOUIST

Markenson

STATE OF MASSACHUSETTS SS

COUNTY OF MIDDLESEX

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Paul H. Gershkowitz Title Trousure

On the 25th day of May 2000, before me, Dawn M. Viliott personally appeared, PAUL H. GERSHKOWITZ, who being by me duly sworn did say that he/she is TREASURER of H&R BLOCK MORTGAGE CORPORATION that the above and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, or its by-laws, and said H&R BLOCK MORTGAGE CORPORATION acknowledge to me that said corporation executed the same.

Notary Public:

Residing at:

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My Commission Expires;

Dawn M. Viliott 860 Fellsway Medford, MA 02155 Notary Public

My Commission Expires October 20, 2006 Acct # 1031023087 Investor Loan # For Recorder's Use

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Donard thair Kaul

## Document is NOT OFFICIAL!

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:

LOT 5 IN THE ESTATES AT BRISTOL FARMS, PHASE 1, AN ADDITION TO THE TOWN OF SCHERVILLE,

AS PER PLAT THEREOF,

RECORDED IN PLAT BOOK 56, PAGE 50, IN THE OFFICE OF RECORDER OF

LAKE COUNTY, INDIANA

which has the address of 2832 MANCHESTER STREET
SCHERVILLE (City), Indiana46375

[Zip Code] ("Property Address");

[Street]

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 variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or

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