ASSIGNMENT OF MORTGAGE WITH COVENANT

KNOW THAT:

FHB Funding Corp. (MD), with its principal place of business located at: 250 OLD COUNTRY ROAD, SUITE 201 MINEOLA, NEW YORK 11501, Assignor

in consideration of ONE AND 00/100 (\$1.00) dollar, and other good and valuable consideration paid IMC Mortgage Company, 3450 Buschwood Park Dr Ste 250, Tampa, FL 33618, Assignee

hereby assigns unto the assignee, IMC Mortgage Company

* Pec DOC - 97020780

Mortgage(Deed of Trust) (Security Instrument) dated 03/26/97 made by Joy Van Bibber to FHB Funding Corp. (MD) in the principal sum of twenty thousand and 00/100 dollars (\$20000.00) and recorded in the Office of the Clerk (Recorder)(Register) of the County of Lake in Liber(Reel)(Book) of Mortgages (Deeds), at , covering premises known as: 5457 Carolina Street, Merrillville, IN 46410 as more

fully described in said mortgage, and also known as

TOGETHER with the note described in said mortgage, and the moneys due and to grow due thereon with the interest; TO HAVE AND TO HOLD the same unto the assignee and to the successors, legal representatives and assigns of the Assignee forever.

AND the assignor covenants that there is now owing upon said mertgage, without offset or defense of any kind, the principal sum of twenty thousand and 00/100 dollars (\$20000.00 with interest thereon at 11.490% per centum per annum from 03/31/97

the Lake County Recorder!

The word "assignor" or "assignee" shall be construed as if it read "assignors" or "assignees" whenever the sense of the instrument so requires.

In witness whereof the assignor has duly executed this assignment April 18, 1997.

IN PRESENCE OF:

FHB FUNDING CORP.

ATTEST: Lund

Loan No. A031797-20

Joel Hand, Chairman

State of New York, County of Nassau ss:

On April 18, 1997 before me personally came Joel Hand to me known, who, being by me duly sworn, did depose and say that he does business at 250 Old Country Road, Suite 201, Mineola, New York 11501; that he is the Chairman of FHB FUNDING CORP., the corporation described in and which executed the foregoing instrument, and acknowledged that (he) (she) (they) executed the same for and on behalf of the corporation.

KIM F. WU Notary Public, State of New York No. 01WU5068642 Qualified in Nassau County Commission Expires Nov. 4,

ASSIGNMENT OF MORTGAGE WITH COVENANT

Title Number: 9711992

Section: 36-15-Block: 310-30

Lot:

County/Town: Lake

District:

RECORD AND RETURN TO:

IMC MORTGAGE COMPANY 5901 E. FOWLER AVE.

TAMPA, FL. 33617