

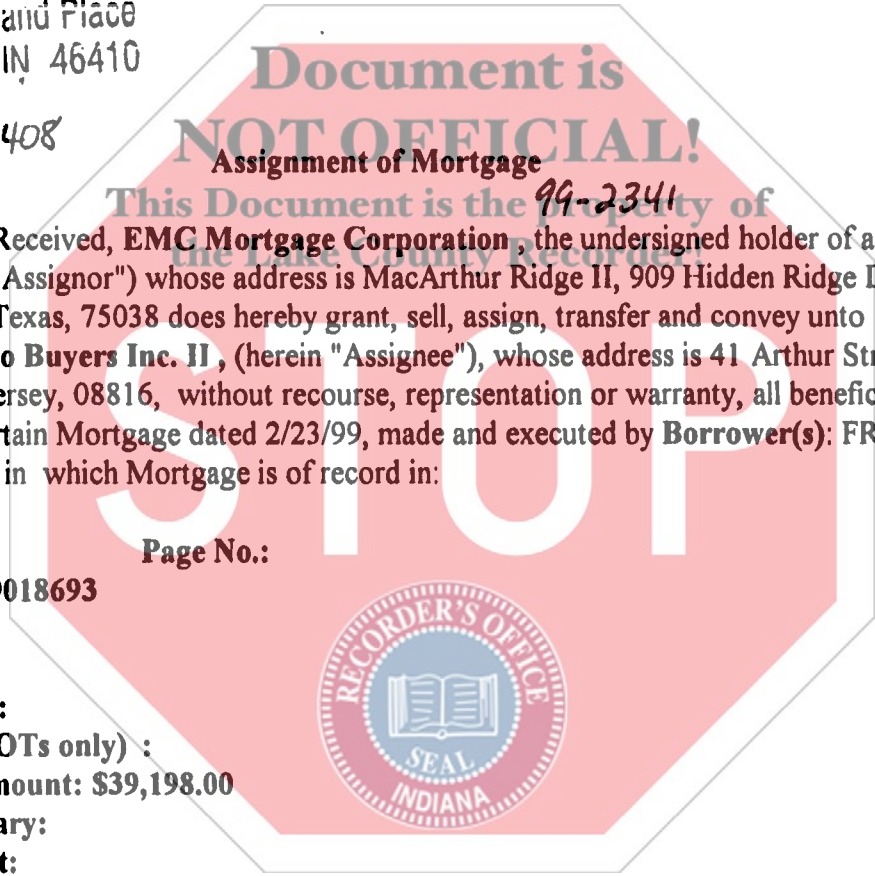
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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2000 AUG 28 AM 11:05

LEONIS W. CUSTER
RECORDER

RETURN TO:
UNTERBERG & ASSOCIATES, P.C.
8050 Cleveland Place
Merrillville, IN 46410
Loan # 2034619
Debt # 2016
N.A.M.C. # 4244408



Assignment of Mortgage

99-2341

For Value Received, EMC Mortgage Corporation, the undersigned holder of a Mortgage (herein "Assignor") whose address is MacArthur Ridge II, 909 Hidden Ridge Drive, Suite 200, Irving, Texas, 75038 does hereby grant, sell, assign, transfer and convey unto Universal Portfolio Buyers Inc. II, (herein "Assignee"), whose address is 41 Arthur Street, East Brunswick, New Jersey, 08816, without recourse, representation or warranty, all beneficial interest under a certain Mortgage dated 2/23/99, made and executed by Borrower(s): FRANK & MARY MORGAN in which Mortgage is of record in:

Book/Volume: Page No.:
Instr/Doc No.: 99018693
Othr Ref No.:
Parcel/Tax ID#:
Twnshp/Borough:
Trustee Name (DOTs only) :
Original Loan Amount: \$39,198.00
Original Beneficiary:
Dist/Sect/Blck/Lot:
Prop. Add (if avail.): 449 E 47TH PLACE, GARY 46409

which was recorded on 3/01/99 in Lake (County or Town, whichever is applicable) in the state of IN, together with the note or bond secured thereby, the note or bond evidencing said indebtedness having this date been transferred together with Assignor's right, title and interest in and to said Mortgage, all without recourse, or warranty, the property herein described and the indebtedness thereby secured.

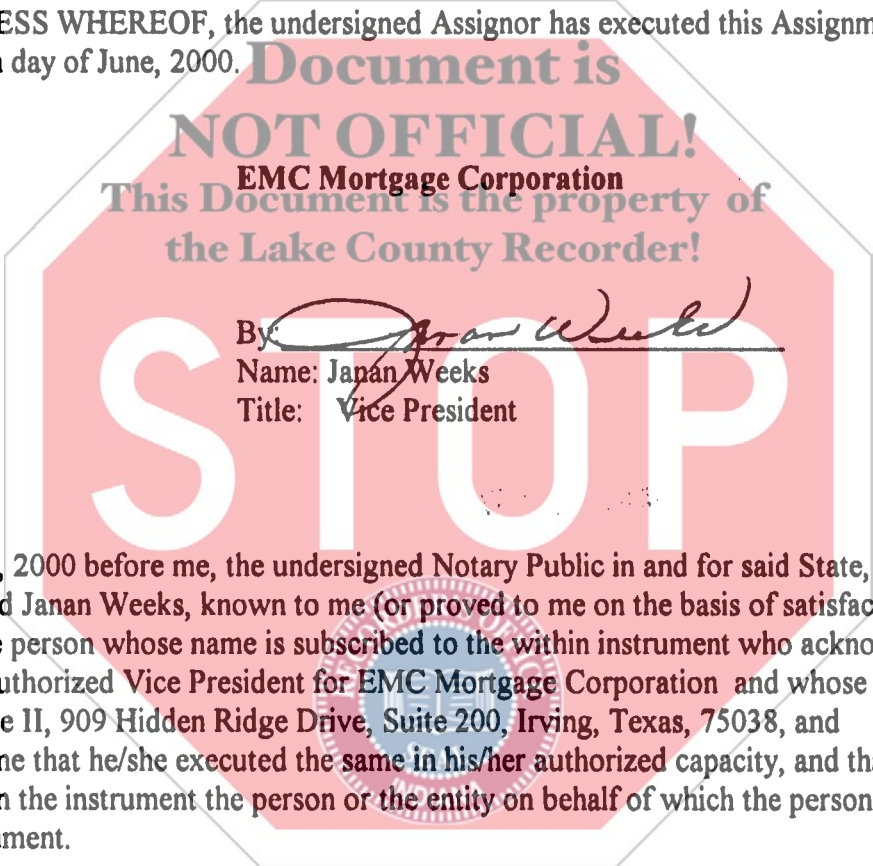
21 2034619

45200
12-7H

All other existing legal or equitable rights, interests and remedies in or with respect to the Mortgage and/or the Note and/or the proceeds thereof, including, but not limited to, escrow deposits, existing title insurance policies and hazard insurance policies, as well as causes of action and judgements related thereto.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment effective as of 15th day of June, 2000.



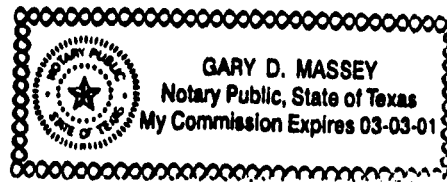
By: [Signature]
Name: Janan Weeks
Title: Vice President

State of Texas
County of Dallas

On June 15th, 2000 before me, the undersigned Notary Public in and for said State, personally appeared Janan Weeks, known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument who acknowledged that he/she is the authorized Vice President for EMC Mortgage Corporation and whose address is MacArthur Ridge II, 909 Hidden Ridge Drive, Suite 200, Irving, Texas, 75038, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument.

Witness My Hand and Official Seal.

[Signature]
Notary Public: Gary D. Massey
My commission expires: 3/3/2001



Prepared By: RCG, Inc., 505 A San Marin Dr., Novato, CA 94945, (415)898-7200; S. Richardson