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MORRIS W. CARTER

When recorded return to:  
Household Finance Corp.  
PO Box 855, 111 Congressional Blvd.  
Carmel, IN 46082-9956  
Jason Hare  
Project #: IN  
Loan #: 4727428

IN(C)-3 6/16/00

Investor Loan # 0000000000  
Assignee Loan #:  
Pool #:  
PIN/Tax ID #: 3 13728148  
Property Address:  
1736 RUTLEDGE ST  
GARY, IN 46404

**ASSIGNMENT OF MORTGAGE**

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged Banc One Financial Services, Inc., a corporation whose address is 10300 Kincaid Dr., Fishers, IN 46038 does by these presents hereby grant, bargain, sell, assign, transfer, convey, set over and deliver, without recourse, unto Household Finance Corporation III, a corporation whose address is 577 Lamont Rd., Elmhurst, IL 60126, the following described mortgage (the "Mortgage"), together with the certain promissory note(s) described therein, (the "Note[s]"), together with all rights therein and thereto, all liens created or secured thereby, and any and all interest due or to become due thereon.

State of Recordation: Indiana

Recording Jurisdiction: LAKE

Document No: 99023286

Recording Date: 03-16-1999

Original Mortgagor(s): REGINALD CLARKE AND LAVERNE CLARKE, HUSBAND AND WIFE

Original Mortgagee: MIDWEST MORTGAGE FINANCE, LLC

Date of Mortgage: 02-23-1999

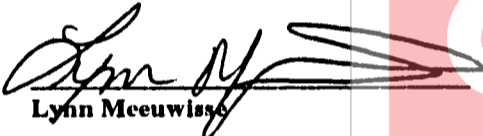
Original Loan Amount: \$24000

Comments:

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on

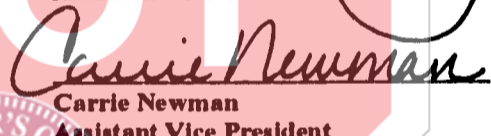
DATE OF TRANSFER: 03-31-2000

Banc One Financial Services, Inc.

  
Lynn Meeuwisse

  
Brenda Strange

  
Tonya Courtney  
Assistant Vice President

  
Carrie Newman  
Assistant Vice President

State of IN County of Marion

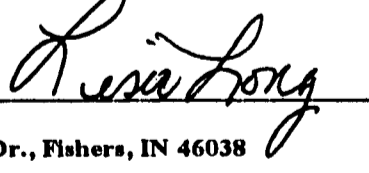
On this date of, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Tonya Courtney and Carrie Newman, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Vice President and Assistant Vice President respectively of Banc One Financial Services, Inc., a corporation, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

  
Notary Public: Stephannie Walsh  
My Commission Expires: 05-10-2008



STEPANNIE WALSH  
NOTARY PUBLIC STATE OF INDIANA  
COUNTY OF MARION  
MY COMMISSION EXPIRES MAY 10, 2008

Document Prepared By:   
Lisa Long  
10300 Kincaid Dr., Fishers, IN 46038

12<sup>00</sup>  
Ac  
37659

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 10 AND THE NORTH HALF OF LOT 11, C.O FENTON'S FIRST ADDITION TO TOLLESTON, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 7, PAGE 15, IN LAKE COUNTY INDIANA; ALSO THAT PART OF THE VECATED WEST 5 FEET OF RUTLEDGE STREET LYING EAST OF AND ADJACENT TO ABOVE TRACT.

Property of  
the Lake County Recorder!

TAX ID #: 25-43-9-10  
which has the address of 1736 RUTLEDGE STREET, GARY (Street, City),  
Indiana 46404 (Zip Code) ("Property Address");

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 verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.