

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS KEYSTONE FINANCIAL BANK, N.A.

DOING BUSINESS AS KEYSTONE FINANCIAL MORTGAGE which is organized and existing under the laws of the United States of America (hereinafter referred to as "ASSIGNOR"), for and in consideration of the sum of One Dollar (\$1.00) of lawful money of the United States of America, and other good and valuable consideration to it in hand paid by

BANK OF AMERICA, N.A.

(hereinafter referred to as "ASSIGNEE"), at or before the ensembling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, transferred and set over, and by these presents documents grant, bargain, sell, assign, transfer and set over unto the said ASSIGNEE and its successors and assigns all that certain INDENTURE OF MORTGAGE covering premises situate in Township of MADISON

LAKE

County, State of OH

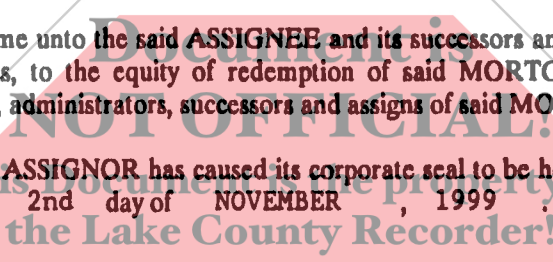
being known as 3700 S COUNTY LINE RD GENEVA, OH 44041-9464 made and executed by KAREN CLEMENS

(hereinafter referred to as "MORTGAGOR"), to said ASSIGNOR, to secure the sum of \$ 52,200.00 Recorded in Book _____, Page _____ on (Date) May 5, 99 and/or Recorded as Instrument No 990021799 on (Date) _____.

TOGETHER with the hereditaments and premises in and by said INDENTURE OF MORTGAGE particularly described and granted, or mentioned and intended so to be, with the appurtenances, and the bond or obligation in said INDENTURE OF MORTGAGE mentioned and thereby intended to be secured thereby, and all moneys due and to grow due thereon, and all its estate, right, title, interest, property, claim and demand in and to the same.

TO HAVE AND TO HOLD the same unto the said ASSIGNEE and its successors and assigns, to its proper use, benefit and behoof forever, subject, nevertheless, to the equity of redemption of said MORTGAGOR and in said indenture of mortgage named, and the heirs, executors, administrators, successors and assigns of said MORTGAGOR therein.

IN WITNESS WHEREOF, the said ASSIGNOR has caused its corporate seal to be hereto printed and these presents to be duly executed by its proper officers this 2nd day of NOVEMBER, 1999



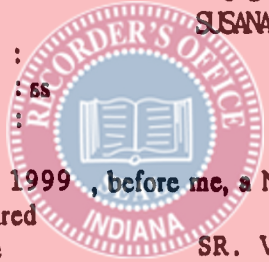
KEYSTONE FINANCIAL BANK NA d/b/a KEYSTONE FINANCIAL MORTGAGE

SEAL

By JOHN P. MOQUIN SR. VICE PRESIDENT

Attest SUSANA LOPEZ-PUFFER

STATE OF PENNSYLVANIA COUNTY OF LANCASTER



ON THIS, the 2nd of NOVEMBER, 1999, before me, a Notary Public in and for the Commonwealth of Pennsylvania, the undersigned officer, personally appeared JOHN P. MOQUIN who acknowledged HIMSELF to be the SR. VICE PRESIDENT of KEYSTONE FINANCIAL MORTGAGE and that HE as such SR. VICE PRESIDENT, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by HIM as SR. VICE PRESIDENT

Date Commission Expires:

Kathryn M. Kauffman Notary Public

Notarial Seal Kathryn M. Kauffman, Notary Public West Hempfield Twp., Lancaster County My Commission Expires Dec. 29, 2001 Member, Pennsylvania Association of Notaries

ASSIGNOR ADDRESS: KEYSTONE FINANCIAL MORTGAGE 2270 ERIN COURT P.O. BOX 7628 LANCASTER, PA 17604-7628

ASSIGNEE ADDRESS: BANK OF AMERICA, N.A. 475 CROSSPOINT PARKWAY GETZVILLE, NY 14068

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