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STATE OF THUM

2000 SEP 26 AN II: 14

MORRIS W. CARTER RECORDER

REFUEN TU: UNTERBERG & ASSOCIATES, P.C. 8050 Cloveland Place Merrillville, IN 46410

Loan # 1986991

NAMO

BECOND

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 10/14/96, made and executed by Borrower(s): OTIS BREWER AND RHONDA G. BREWER, HUSBAND AND WIFE in which Mortgage is of record in:

Book/Volume:

Page No.:

Instr/Doc No.: 9606990

Othr Ref No.: Parcel/Tax 1D#: Twnshp/Borough:

Trustee Name (DOTs only):

Original Loan Amount: \$31,500.00

Original Beneficiary: Dist/Sect/Blck/Lot:

Prop. Add (if avail.): 1041 E 45TH AVENUE, GARY 46409

which was recorded on 10/18/96 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.

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Page 2 Loan# 1986991

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.

EMC Mortgage Corporation

This Document is the property of

the Lake County Recorder!

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.

Notary Public Gary D. Massey

My commission expires: 3/3/2001

GARY D. MASSEY
Notary Public, State of Texas
My Commission Expires 03-03-01

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