

8010128274
ASSIGNMENT OF MORTGAGE (DEED OF TRUST) WITH COVENANT

KNOW THAT:

FHB Funding, 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 by
Sovereign Bank

15 Westminster St. Providence RI 02903, Assignee

hereby assigns unto the assignee, _____

Mortgage(Deed of Trust) (Security Instrument) dated 03/29/2000 made by David R Miketinas and Marirose A Miketinas to FHB Funding in the principal sum of twenty - eight thousand eight hundred and 00/100 dollars (\$28800.00) and recorded in the Office of the Clerk (Recorder)(Register) of the County of Lake in Liber(Reel)(Book) *2000-023633* of Mortgages (Deeds), at Page _____ on *4/6/2000* covering premises known as: 908 Tyler Avenue Dyer Indiana 46311 as more fully described in said mortgage, and also known as Dist 14-139 Sec. 24 Block Lot _____

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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.

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 5, 2000.

IN PRESENCE OF:

ATTEST:

M. W. [Signature]

FHB Funding, a division of eHomeCredit Corp.

BY: *[Signature]*
Mark Rosenbloom, Treasurer, and CEO

Loan No. 20000112067

After Recording Return to
Sovereign Bank New England
PO Box 458
Providence, RI 02901
M/S RI 1 WST 02-02

MORRIS W. CARTER
RECORDER

2000 OCT 17 AM 9:57

2000 075266

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

247012898 / 711063655
15⁰⁰/_{FR}

State of New York, County of Nassau ss:

On April 5, 2000 before me, the undersigned, personally appeared Mark Rosenbloom personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument.

Margaret Dominick
Notary

ASSIGNMENT OF MORTGAGE WITH COVENANT

Title Number: 304-64-8141

Section: -24

Block:

Lot:

County/Town: Lake

District: 14-139

Dist 14-139 Sec. -24 Block

MARGARET DOMINICK
Notary Public, State of New York
No. 01DO5065993
Qualified in Nassau County
Commission Expires Sep. 23, 2000

RECORD AND RETURN TO:

FHB FUNDING
Packaging Department
250 Old Country Road
Suite 201
Mineola, New York 11501

Document is
NOT OFFICIAL!

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the Lake County Recorder!

STOP



mortgage, grant and convey to Lender the following described property located in the County of Lake

If this box is checked see Schedule A annexed hereto and made a part hereof.

which currently has the address of 908 Tyler Avenue Dyer Indiana 46311 ("Property Address");

TOGETHER WITH 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 seised of the estate hereby conveyed and has the right to 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, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash, (b) money order, (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment(s) or partial payment(s) if the payment(s) or partial payments are insufficient to bring the Loan current. Lender may accept any payment(s) or partial payment(s) insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment(s) or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment(s) to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note

DRM
AMM