

RECORD AND RETURN TO:
Morgan Stanley Dean Witter Credit Corp.
4909 E 26TH Street att: bamor
Sioux Falls, SD 57110

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 079884

2000 NOV -2 AM 8:56

ASSIGNMENT OF DEED OF TRUST OR MORTGAGE

MORRIS W. WITTER
RECORDER

LOAN #: 9402390392994
NAME: BOZANA JOVANOVIH

KNOW ALL MEN BY THESE PRESENTS, that Morgan Stanley Dean Witter Credit Corporation, formerly known as NOVUS Financial Corporation, a Corporation existing under the laws of the State of Indiana (herein "Assignor") for valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

Wells Fargo Bank Minnesota, N.A., as Indenture
Trustee for MSDWCC HELOC Trust 2000-1

that certain Promissory Note and Deed of Trust or Mortgage described as follows:

Note and Deed of Trust or Mortgage dated: September 24, 1999
Amount: \$90,950.00

Executed By: BOZANA JOVANOVIH

Document No: 99080354

Recorded Date: 09/29/1999

Book/Vol: Page/Liber:

Address: 7210 Virginia Street, Merrillville, IN 46410-3654

County: Lake

Describing land therein as follows:

LOT 11, IN BLOCK 2, IN PART NO. 1, MERRILL HEIGHTS SUBDIVISION, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 28, PAGE 58, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Together with the Note therein or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust or Mortgage.

Dated: AUG 29 2000

Witnessed By: [Signature]
Holly Johnson
Morgan Stanley Dean Witter Credit Corporation
formerly known as NOVUS Financial Corporation,
4909 East 26th Street
Sioux Falls, SD 57110

By: [Signature]
David M Smith
Asst. Secretary

Prepared By: [Signature]
Rachel L. Even
Morgan Stanley Dean Witter Credit Corporation

STATE OF SOUTH DAKOTA, COUNTY OF MINNEHAHA

On August 29, 2000, before me, the undersigned, a Notary Public in and for said state and county, personally appeared David M Smith known to me or proved to me on the basis of satisfactory evidence to be the Asst. Secretary of the Corporation that executed the within instrument, on behalf of the corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the state and county last aforesaid.

[Signature]
Notary Public



2000 079884

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10 00 / 10

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Morgan Stanley Dean Witter Credit Corp.
4909 E 26TH Street att: bamor
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STATE OF INDIANA
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ASSIGNMENT OF DEED OF TRUST OR MORTGAGE

MORRIS W. CARTER
RECORDER

LOAN #: 9402390392994
NAME: BOZANA JOVANOVIH

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County: Lake

Describing land therein as follows:

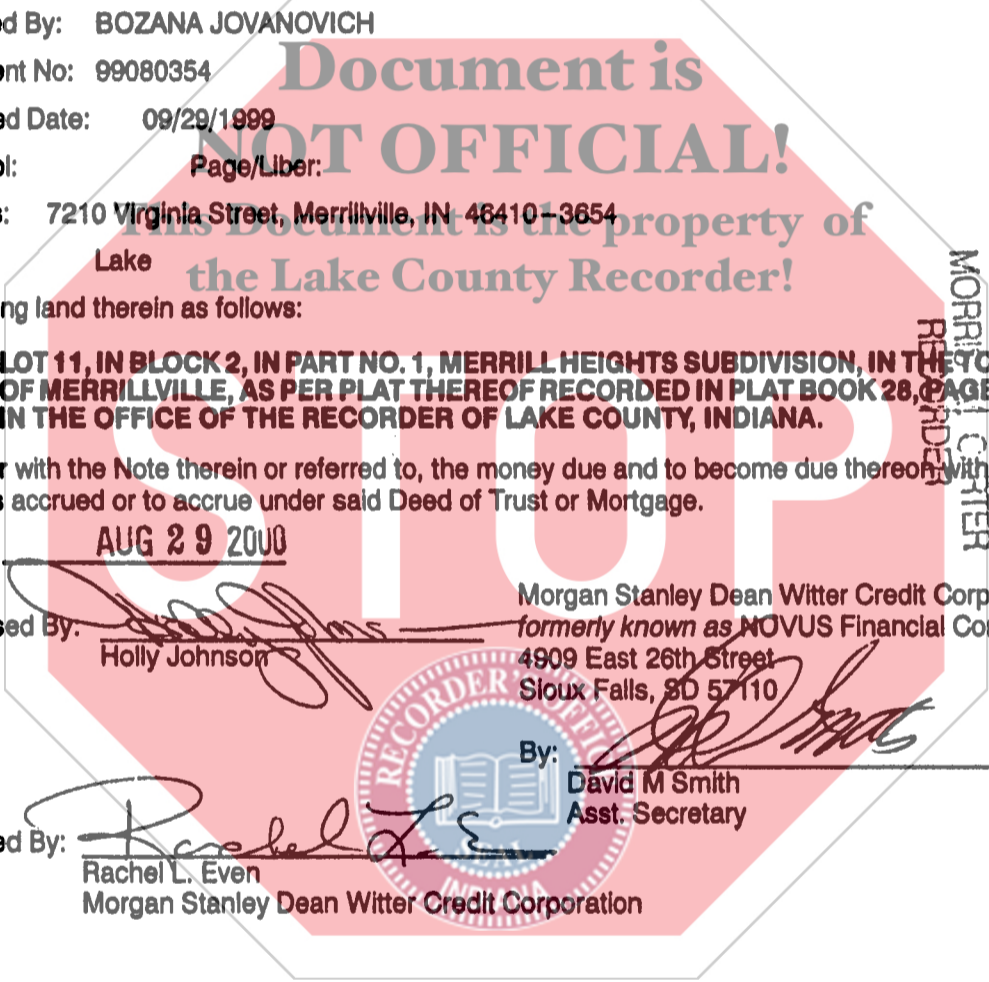
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Dated: AUG 29 2000

Witnessed By: Holly Johnson
Morgan Stanley Dean Witter Credit Corporation
formerly known as NOVUS Financial Corporation,
4909 East 26th Street
Sioux Falls, SD 57110

By: David M Smith
Asst. Secretary
Prepared By: Rachel L. Even
Morgan Stanley Dean Witter Credit Corporation



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MORRIS W. CARTER
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STATE OF SOUTH DAKOTA, COUNTY OF MINNEHAHA

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David M. Smith
Notary Public

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