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When Recorded Mail to:
T.D. Service Company
1820 E. First St., Suite 300
Santa Ana, CA 92705

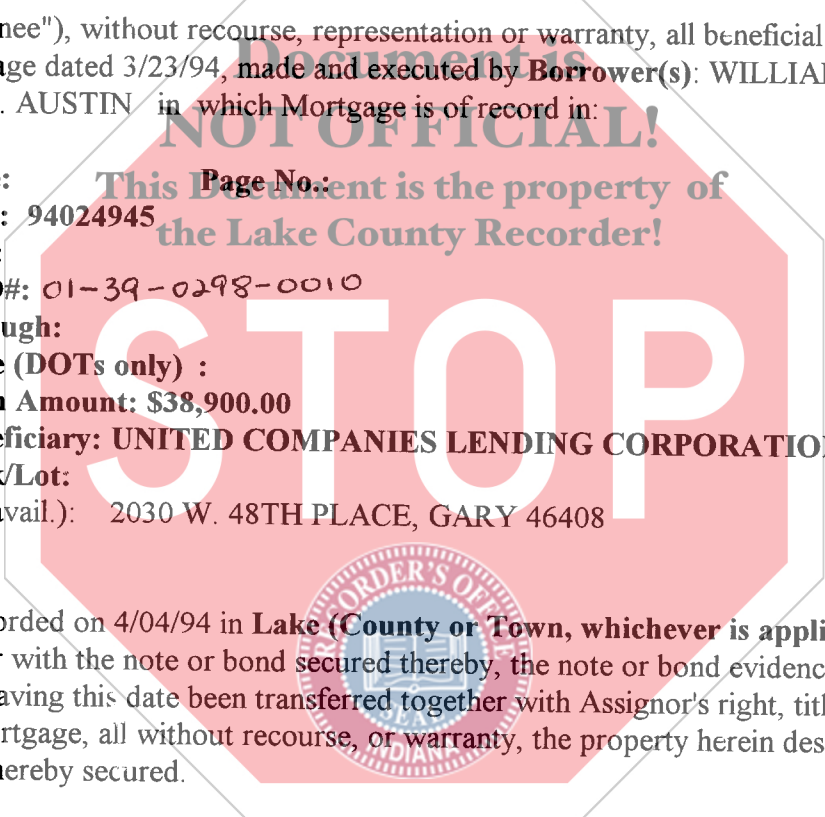
Release # 1102202
RCG#: 107

Assignment of Mortgage

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
MORTGAGE EQUITIES INC.
724 Amwell Rd.
Neschanic, NJ 08853

(herein "Assignee"), without recourse, representation or warranty, all beneficial interest under a certain Mortgage dated 3/23/94, made and executed by Borrower(s): WILLIAM A. AUSTIN MARLENA S. AUSTIN in which Mortgage is of record in:

Book/Volume: _____ **Page No.:** _____
Instr/Doc No.: 94024945
Othr Ref No.: _____
Parcel/Tax ID#: 01-39-0298-0010
Twncshp/Borough: _____
Trustee Name (DOTs only) : _____
Original Loan Amount: \$38,900.00
Original Beneficiary: UNITED COMPANIES LENDING CORPORATION
Dist/Sect/Blck/Lot: _____
Prop. Add (if avail.): 2030 W. 48TH PLACE, GARY 46408



which was recorded on 4/04/94 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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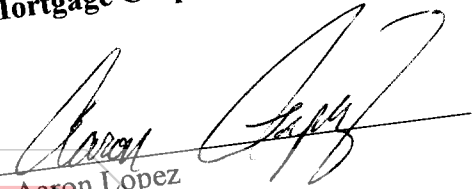
627667

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 January 23, 2001.

EMC Mortgage Corporation

By: 

Name: Aaron Lopez
Title: Vice President


State of California
County of Marin

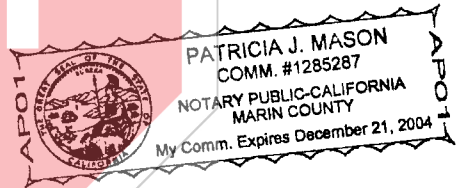
Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder

On January 23rd, 2001 before me, the undersigned Notary Public in and for said State, personally appeared Aaron Lopez, 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: Patricia J. Mason
My commission expires: 12/21/2004



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

EXHIBIT "A"

Lots 10, 11, 12 and 13, Block 1, Orchard Hill Addition Gary, as shown in Plat Book 13,
Page 2, in Lake County, Indiana.

Parcel ID# 01-39-0298-0010

More Commonly known as: 2030 West 48th Place, Gary, IN 46408

