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RECORDING REQUESTED BY
Conseco Finance
7360 S. Kyrene Rd.
Tempe AZ 85283

2002 045478

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 MAY 15 AM 10:31

AND WHEN RECORDED MAIL TO

MORRIS W. CARTER
RECORDER

Requested By: Conseco Finance Servicing Corp.
WHEN RECORDING MAIL TO:
FIDELITY NATIONAL- LPS
P.O. BOX 19523 IRVINE, CA. 92623-9523
CFSC

AGREEMENT CANCELING RELEASE OF MORTGAGE AND REINSTATING MORTGAGE AND PROMISSORY NOTE

THIS AGREEMENT, made this *30* day of *April* 2002, by and between Cruz R. Munoz, Karen A. Munoz, hereinafter, called Mortgagor, and Conseco Finance Servicing Corp, hereinafter called Lender,

WITNESSETH

THAT WHEREAS, on the May 24, 2001, Mortgagor did make and deliver to Lender that certain mortgage, dated May 24, 2001 recorded June 1, 2001, as Instrument No. 2001 041979, Book in Page Official Records of Lake, State of Indiana, securing a promissory note, dated May 24, 2001, for \$106,400.00 in favor of Lender and covering the following described property:

See attached exhibit A

AND WHEREAS through error, inadvertence and mistake there was executed a Release of Mortgage of said mortgage, as Instrument No. 2001-062103, Book Page , Recorded August 6, 2001, Official Records of Lake.

AND WHEREAS, the foregoing mortgage, promissory note and Release of Mortgage thereof are incorporated herein by reference thereto,

AND WHEREAS, the parties hereto agree that said Release of Mortgage was never intended to be executed and was never in fact delivered,

AND WHEREAS, the parties hereto desire to cancel said Release of Mortgage and reinstate said mortgage and promissory note to the same extent, force and effect, as though said certificate and affidavit of satisfaction had never been issued and recorded.

NOW THEREFORE, for value received, the parties hereto do hereby cancel Release of Mortgage and do hereby reinstate the foregoing mortgage and promissory note in full force, effect and priority from the respective dates thereof.

Handwritten signature and date:
303595114

IT IS HEREBY AGREED, by and between the parties hereto that the balance due on said promissory note on the date hereof is

FURTHERMORE, Mortgagor does hereby grant and convey the foregoing real property to Lender under said mortgage together with power of sale and subject to each and all of the terms and conditions of said mortgage, including this agreement, all with the same force, effect, extent and purpose as said real property was originally granted, and conveyed to the Trustee under said mortgage.

Trustee is hereby authorized and directed to endorse a memorandum hereof upon said mortgage and promissory note.

This agreement shall insure to and bind the heirs, devisees, successors and assigns of the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the date set opposite their names.

Dated: 4-30-02 By: Cruz R. Munoz
Mortgagor: Cruz R. Munoz

Dated: By: Karen A. Munoz
Mortgagor: Karen A. Munoz

Dated: By: [Signature]
Lender: Maria Rocha, Duly Authorized Agent
Conseco Finance Servicing Corp



CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF INDIANA,)
COUNTY OF LAKE)

On 4-30-02 before me, Cruz Munoz, a notary public in and for said County and State, personally appeared 4-30-02 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument.

WITNESS my hand and official seal.

Cruz R. Munoz
(Signature of Notary Public)

CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF INDIANA)
COUNTY OF LAKE)

On 4-30-02 before me, Craig Murray, a notary public in and for said County and State ,personally appeared 4-30-02 personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument.

WITNESS my hand and official seal.

Document is
NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!

Craig R Murray
(Signature of Notary Public)

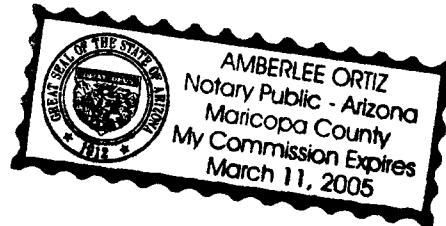
CERTIFICATE OF ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF ARIZONA,)
COUNTY OF MARICOPA)

On April 29, 2002 before me, Amberlee Ortiz, a notary public in and for said County and State ,personally appeared Maria Rocha personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument.

WITNESS my hand and official seal.

Amberlee Ortiz
(Signature of Notary Public)



Document is
NOT OFFICIAL!

EXHIBIT A
This Document is the property of
the Lake County Recorder!

Legal Description:

LOT 10 IN BLOCK 8 IN HESSVILLE GARDENS IN THE CITY OF HAMMOND, AS PER PLAT
THEREOF, RECORDED IN PLAT BOOK 16, PAGE 27A, IN THE OFFICE OF THE RECORDER OF
LAKE COUNTY, INDIANA.

ADDRESS: 6612 CALIFORNIA AVENUE, HAMMOND, IN 46323

Parcel ID: 26-34-0078-0010

STOP



K. M. / C. R. M.