

Record & Return To:

First Union National Bank of Delaware

P.O. Box 13160

Sacramento, CA 95813-3160

2

PREPARED BY:  
Universal Financial Group, Inc.

2002 074742

2002 AUG 21 AM 9:59

RECORD AND RETURN TO  
Universal Financial Group, Inc.,  
7804 W. College Drive, Unit 3N  
Palos Heights, IL 60463

CLERK OF COURT  
RECORDER

0307790311

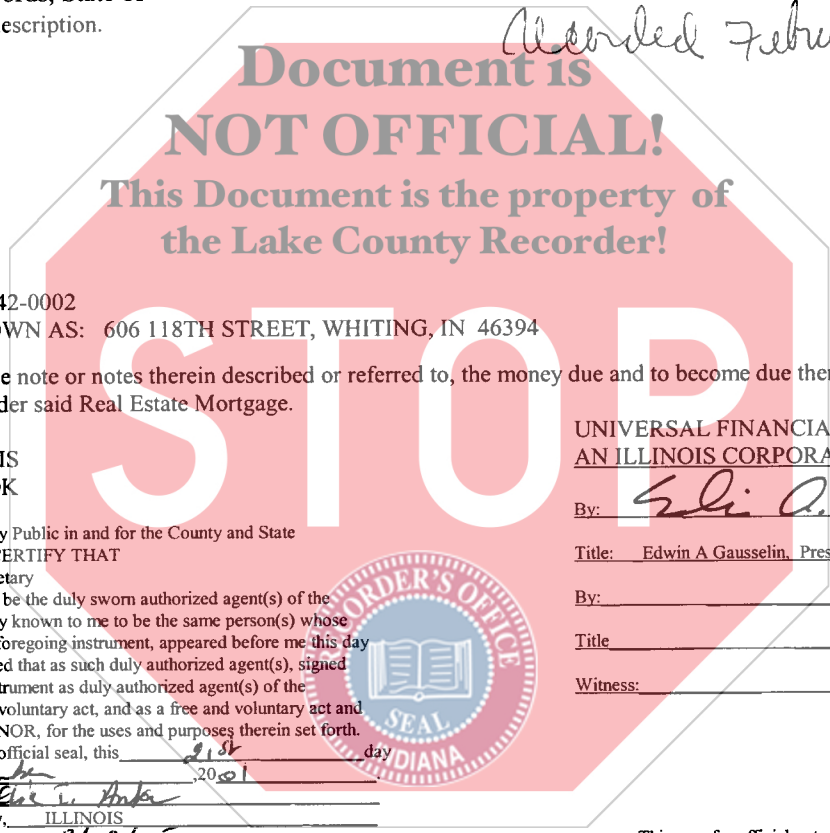
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**ASSIGNMENT OF REAL ESTATE MORTGAGE**

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to **1525 W. WT Harris Blvd. Charlotte, NC 28288**  
**FIRST UNION NATIONAL BANK OF DELAWARE**  
all the rights, title and interest of undersigned in and to that certain Real Estate Mortgage dated 12/21/01 and executed by JULIE A. NICPON A/K/A JULIE A. MAENZA and EDWARD D. NICPON, AS JOINT TENANTS

to UNIVERSAL FINANCIAL GROUP, INC., a CORPORATION organized under the laws of THE STATE OF ILLINOIS and whose principal place of business is 7804 W. College Drive, Unit 3N, Palos Heights, Illinois 60517 and recorded in Book/Volume No. \_\_\_\_\_, page(s) \_\_\_\_\_, as Document No. **2002 013778**  
LAKE County Records, State of  
Please see attached description.

Recorded February 7, 2002



TAX ID #:26-33-0142-0002  
COMMONLY KNOWN AS: 606 118TH STREET, WHITING, IN 46394

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued under said Real Estate Mortgage.

STATE OF ILLINOIS  
COUNTY OF COOK

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY THAT Edwin A. Gausselein, Secretary personally known to me to be the duly sworn authorized agent(s) of the ASSIGNOR and personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such duly authorized agent(s), signed and delivered the same instrument as duly authorized agent(s) of the ASSIGNOR as a free and voluntary act, and as a free and voluntary act and assignment of said ASSIGNOR, for the uses and purposes therein set forth. Given under my hand and official seal, this 21st day of December, 2001

UNIVERSAL FINANCIAL GROUP, INC.  
AN ILLINOIS CORPORATION

By: Edwin A. Gausselein  
Title: President  
By: \_\_\_\_\_  
Title \_\_\_\_\_  
Witness: \_\_\_\_\_

Notary Public, Edwin A. Gausselein  
Cook County, ILLINOIS  
My Commission Expires 03/02/05  
UFGI 840

This area for official notary seal



12.00  
2P  
ck  
11041153  
New York, 0307790311

SCHEDULE A

1. Effective Date: <sup>12/17/01</sup> ~~11/15/2001~~ Commitment No. 6776IN-IL

2. Policy or Policies to be issued: Amount

(a) ALTA Owner's Policy \$

Proposed Insured:

EDWARD D. NICPON AND JULIE A. MAENZA A/K/A JULIE A. NICPON, JOINT TENANTS

(b) ALTA Loan Policy <sup>19,200</sup> ~~\$ 76,000.00~~

Proposed Insured:

UNIVERSAL FINANCIAL GROUP, INC. and/or their successors and assigns as their interest may appear.

(c)

3. The estate or interest in the land described or referred to in this Commitment and covered herein is FEE SIMPLE (Identify estate covered, i.e. Fee, Leasehold, etc.) and title to said estate, or interest is at the effective date hereof vested in: EDWARD D. NICPON AND JULIE A. MAENZA A/K/A JULIE A. NICPON, AS JOINT TENANTS

4. The land referred to in this commitment is situated in the State of IN, LAKE COUNTY and described as: LOT 1, EXCEPT THE EAST 40 FEET THEREOF, IN BLOCK 5 OF FORSYTH WATER GARDENS IN THE CITY OF HAMMOND, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 14, PAGE IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property Address: 606 118TH STREET  
WHITING, IN 46394

Permanent Parcel No.: 26-33-0142-0002

Being all/part of same land acquired by deed at BOOK , PAGE , dated , and recorded from Grantors.



MONTGOMERY HOME TITLE, INC.  
9701 W. HIGGINS ROAD  
SUITE 390  
ROSEMONT, IL 60018

By: *Eric J. Blake*  
Authorized Signatory  
11/15/2001

ECJ 2001/12/19 17:02  
THIS COMMITMENT IS INVALID UNLESS CLOSING AND DISBURSEMENT ARE HANDLED BY ISSUING AGENT

AMERICAN PIONEER TITLE INSURANCE COMPANY