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MORRIS W. [unclear]

ASSIGNMENT of MORTGAGE

(Space Above this Line For Recorder's Use Only)

PREPARED BY: SMI
RECORDING REQUESTED BY
/AFTER RECORDING RETURN TO:

7

Stewart Mortgage Information
Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263

Pool: 0 Index: 351
Loan Number: FS998531171
Citimortgage #: 626186931
Investor #: 106598023 03 - 591 915_2226

STATE OF INDIANA
COUNTY OF LAKE

KNOW ALL MEN BY THESE PRESENTS:

That FLAGSTAR BANK, FSB ('Assignor'), 5151 CORPORATE DRIVE, TROY, MI 48098, acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by ALBERT J. OPITZ AND JANICE E. EMSLANDER, NOW KNOWN AS JANICE E. OPITZ ('Borrower(s)') secured by a Mortgage therewith executed by Borrower(s) for the benefit of the holder of the said note, which Mortgage was recorded on the lot(s), or parcel(s) of land described therein situated and recorded in the County of Lake, State of Indiana:

Recording Ref: Recorded on 12/21/01, Instrument/Document No. 2001 105106

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto CITIMORTGAGE, INC. (Assignee), 15851 CLAYTON ROAD, BALLWIN, MO 63011 (address), all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 13th day of May A.D. 2003.

FLAGSTAR BANK, FSB

By: *SD*
SHERRY DOZA
VICE PRESIDENT



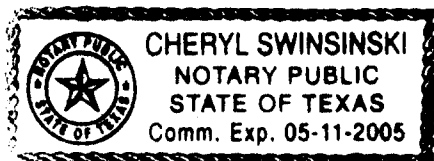
THE STATE OF TEXAS
COUNTY OF HARRIS

On this the 13th day of May A.D. 2003, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of FLAGSTAR BANK, FSB, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Prepared by:
Sherry Doza/SMI

CS



10-00
LP