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MORRIS IV 10 THER RECORDER

## ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, Sovereign Bank, hereby grants, assigns and transfers to State Street Bank and Trust Company as Trustee for Sovereign Bank Home Equity Loan Trust 2000-1, 225 Franklin Street, Boston, MA 02110 (Assignee), of its interest under a certain mortgage dated April 7, 2000 executed by Michael M. Nichols and Helena Nichols to Family Credit Connection, in the principal sum of \$36,000.00 and recorded in the Recorder's Office in Lake County, Indiana, on April 17, 2000, as Instrument No. 2000 026131, then assigned to Sovereign Bank on April 10, 2000, recorded on July 26, 2000, as Instrument No. 2000052563 and also transfers and endorses, without recourse, to said assignee all obligations secured by said mortgage.

The aforementioned mortgage secured property more fully described as follows:

See attached legal description.

Property Address: 1000 E. 36<sup>th</sup> Avenue Gary, In 46402.

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 or to accrue under said mortgage.

The Assignment is not subject to the requirement of Section 275 of the Real Property Law because it is an Assignment under the secondary mortgage market.

Dated: April 21, 2004

the Lake County Recorder!

Sovereign Bank

David L. Carnivale Asst Vice President

Witness: Amy Andrade

## STATE OF RHODE ISLAND **COUNTY OF PROVIDENCE, ss**

On April 21, 2004, before me, Lenore Castore, a Notary Public in and for said County and State, personally appeared David L. Carnivale, Assistant Vice President of Sovereign Bank personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument Sovereign Bank, upon behalf of which he/she acted, executed the instrument, and that such individual made such appearance before the undersigned in Providence County, Rhode Island.

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bonafide obligation.

WITNESS my hand and official seal,

Lenore Castore, Notary Public

Prepared By:

Sovereign Bank Robert G. Kraus One Sovereign Way

E. Providence, RI 02915

LENORE P. CASTORE NOTARY PUBLIC RHODE ISLAND My Commission Expires 7/30/2007

Fewell + Hannoy PC 251 N. Slénois St. Ste. 1700 Indianapolis, In. 46209

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