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Prepared by:

And when recorded mail to: Litton Loan Servicing L.P. Attention: Lela Derouen 4928 Loop Central Drive

uston, TX 77081 ASSIGNMENT OF MORTGAGE / DEED OF TRUST Loan No. 11669397 Prior No. 5007379 KNOW ALL MEN BY THESE PRESENTS: THAT Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the registered holders of Emergent Home Equity Loan Pass-Through Certificates Series 1997-3 ("Assignor") for value received, does by these presents grant, bargain, sell, assign, transfer and unto: Credit Based Asset Servicing and Securitization LLC ("Assignee") whose address is , all of Assignor's right, title and beneficial interest in and to that certain Deed of Trust describing land therein, recorded in the County of LAKE, State of IN as follows: ** 335 Madison Avenue, New York, NY 10017 DATE RECORDED INSTRUMENT LOAN **NAME OF BORROWER** EXECUTED BOOK **PAGE AMOUNT** 08/23/1997 08/29/1997 97 057529 **GEORGE SECKEL & PATTI** \$269,407.50 SECKEL, HUSBAND & This Document is the property of **WIFE** the Lake County Recorder! TRUSTEE: **BENEFICIARY:** EMERGENT MORTGAGE CORP. dea Homegold **PROPERTY ADDRESS:** 1304 W 124TH PLACE, CROWN POINT, IN 46307 TAX ID: "Legal Description Attached" TOGETHER with the note therein described and the moneys due and to become due thereon, interest and attorney's fees and all other charges. THIS ASSIGNMENT is made without recourse, representation or warranty, express or implied. IN WITNESS WHEREOF, Assignor has caused this instrument to be duly executed as of this 30th day of January, 2004 by a duly authorized officer. Wachovia Bank f/k/a First Union National Bank of North Carolina as Trustee for the registered holders of Emergent Home Equity Loan Pass-Through Certificates Series 1997-3 Lels Derouen, VP for Litton Loan Servicng, LP Attorney in Fact for Wachovia Bank f/k/a First Union National Bank of North Carolina

Feiwells Harroy 251 N. Illinois Ste. 1700 In Dp1s. 44209 C #26066 A

State of:

TEXAS

County of: **HARRIS**

On the 30th day of a January 2004, before me, the undersigned, personally appeared, Lela Derouen, VP for Litton Loan Servicing, LP Attorney in Fact for Wachovia Bank f/k/a First Union National Bank of North Carolina personally known to me or proved to me on the basis of satisfactory evidence to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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, and that such person made such appearance before the undersigned.

Witness my hand and official seal.

Elizabeth H. Willard

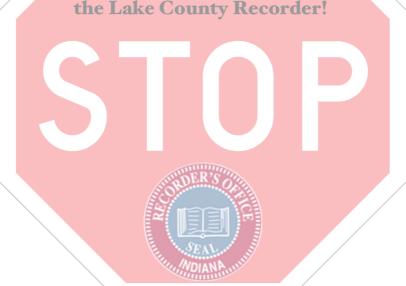
Notary Public

Expiration: 12/08/04



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Loan No: 5007379

Borrower: GEORGE SECKEL

Data ID: 370

LEGAL DESCRIPTION

The following described real estate in Lake County, State of Indiana, to-wit:

The Southeast Quarter of the Southwest Quarter of the Southeast Quarter of Section 15, Township 34 North, Range 8 West of the 2nd P. If., excepting therefrom the South 360 Feet, the West 210 Feet and the East 220.95 Feet in Lake County, Indiana commonly known as 1304 W. 124th Place, Crown Point, Indiana, subject to all legal highways, and rights-of-way and easement.

