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MORRIS W. CARTER

ASSIGNMENT OF MORTGAGE

Tracking No: 2887180/1301295549

Project: Accupost_Bear_Stearns_081403 merged

FOR VALUE RECEIVED, HomeAmerican Credit Inc DBA Upland Mtg, holder of a (n) Mortgage (herein "Assignor)" whose address is 100 Penn Square East 7 North Philadelphia PA 19107 does hereby grant, assign, transfer and convey, without recourse unto MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., its successors and assigns (herein "Assignee"), whose address is P.O. BOX 2026, FLINT, MI 48501-2026 without recourse, representation or warranty, all beneficial interest under a certain Mortgage dated 04/25/2003, made and executed by Borrowers: DONALD JAMES PHELPS AND JOAN PHELPS in which Mortgage is of record in:

Book/Volume: Page No.: Recording Date: 05/22/2003

Instr/Ref: 2003 052081 Pin No: 11-01-0000-0005 Original Lender: Fifth Third Bank (Chicago)

Original Loan Amount: \$41,600.00

Property Address: 228 HUBER BLVD, HOBART, IN 46342

in the Records of LAKE County in the State of INDIANA LEGAL: SEE ATTACHED LEGAL DESCRIPTION CUMEN

TOGETHER with the note or bond secured thereby, the note or bond evidencing said indebtedness having this date been transferred together with Assignor's right, title and interest in and to said Mortgage, all without recourse, or warranty, the property herein described and the indebtedness thereby secured.

All other existing legal or equitable rights, interests and remedies in or with respect to the Mortgage and/or the Note and/or the proceeds thereof, including, but not limited to, escrow deposits, existing title insurance policies and hazard insurance policies, as well as causes of action and judgments related thereto.

TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed and delivered, effective 08/28/2003.

HomeAmerican Credit Inc DBA Upland Mtg 100 Penn Square East 7 North Philadelphia PA 19107

STATE OF COLORADO) COUNTY OF DOUGLAS)

On 09/14/2004, before me, the undersigned Notary Public in and for said State, personally appeared BECKY GRIFFITHS, VICE PRESIDENT of HomeAmerican Credit Inc DBA Upland Mtg, known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument who acknowledged that he/she is the authorized VICE PRESIDENT of HomeAmerican Credit Inc DBA Upland Mtg and whose address is 100 Penn Square East 7 North Philadelphia PA 19107, and who acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument.

Witness My Hand and Official Seal.

amm Notary Public: AMMY MONROE My Commission Expires: 12/19/2005

MIN# 100022100028871804 MERS VRU TELEPHONE # 1-888-679-6377

This instrument was prepared by Becky Griffiths, TransUnion Settlement Solutions, Inc., 8742 Lucent Blvd. 5th Floor, Littleton, CO

80129-2386 (303) 978-1139

129461

TAMMY MONROE

NOTARY PUBLIC

STATE OF COLORADO

My Commission Expires 12/19/2005

THE FOLLOWING REAL PROPERTY, SITUATED IN THE CITY OF HOBART, COUNTY OF LAKE AND THE STATE OF INDIANA:

AND KNOWN AS BEING LOT 24, EXCEPT THE WEST 5 FEET THEREOF, AND THE WEST 23 FEET OF LOT 25, IN BLOCK 10, IN 7TH ADDITION TO NEW CHICAGO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE 30B, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. BE THE SAME MORE OR LESS, BUT SUBJECT TO ALL LEGAL HIGHWAYS.

TAX PARCEL NO: 11-01-0000-0005 AKA: 228 HUBER BLVD HOBART, IN 46342 JOAN PHELPS ORDER# :781132

