STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS VA. 0191 RECORDED

ASSIGNMENT OF MORTGAGE

Tracking No: 2892099/1301424360

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 06/14/2003, made and executed by Borrowers: TOMMY L. SPENCER AND MARLENE A. SPENCER in which Mortgage is of record in:

Book/Volume: Page No.: Recording Date: 07/07/2003

Instr/Ref: 2003-070001 Pin No: 25-44-0077-0013 Original Lender: Fifth Third Bank (Chicago)

Original Loan Amount: \$38,250.00

Property Address: 528 JACKSON STREET, GARY, IN 46402

in the Records of Lake County in the State of INDIANA LEGAL: SEE ATTACHED LEGAL DESCRIPTION CUMENT

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. Occurrent is the property

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.

mmy Notary Public: TAMMY MONROE

My Commission Expires: 12/19/2005

MÍN# 100022100028920999 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

12.0° X 12946/

TAMMY MONROE

NOTARY PUBLIC STATE OF COLORADO

My Commission Expires 12/19/2005

2892099

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

AND KNOWN AS BEING GARY LAND COMPANY'S 1ST SUBDIVISION ALL LOT 15 BLOCK 77. BE THE SAME MORE OR LESS, BUT SUBJECT TO ALL LEGAL HIGHWAYS.

TAX PARCEL NO: 25-44-0077-0013

AKA: 528 JACKSON ST GARY, IN 46402

GARY, IN 46402 TOMMIE SPENCER ORDER# :836075

