

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2006 090131

2006 OCT 16 AM 8:40

MICHAEL A. BROWN
RECORDER

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When Recorded Return/Mail To:
John Miles
Micah Mortgage Services, Inc.
1414 W. Randol Mill Rd., Suite 121
Arlington, TX 76012 (817) 701-2500
CCB Loan No.2880020-10202

Space above for Recorder's Use Only

**ASSIGNMENT OF MORTGAGE AND LOAN DOCUMENT
ASSIGNMENT AND ASSUMPTION**

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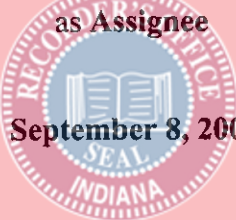
FROM

NOT OFFICIAL!

FIRST FINANCIAL BANK NATIONAL ASSOCIATION
having a business address of 300 High Street, Hamilton, OH 45011
as Assignor

TO

CAPITAL CROSSING BANK
a Massachusetts trust company
having a business address at 101 Summer Street, Boston, Massachusetts 02110,
as Assignee



September 8, 2006

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MORTGAGE AND LOAN DOCUMENT ASSIGNMENT AND ASSUMPTION

MORTGAGE AND LOAN DOCUMENT ASSIGNMENT AND ASSUMPTION dated September 8, 2006 between **First Financial Bank National Association**, a national banking association, having an address of 300 High Street, Hamilton, Ohio 45011 ("Assignor"), and **Capital Crossing Bank**, a Massachusetts banking corporation having an address at 101 Summer Street, Boston, MA 02110 ("Assignee").

This Mortgage and Loan Document Assignment and Assumption is being executed and delivered pursuant to that certain Loan Purchase Agreement dated as of September 7, 2006 (the "Purchase Agreement") between Assignor and Assignee. All capitalized terms used but not defined herein shall have the meanings ascribed to them in the Purchase Agreement.

For and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Assignor does hereby, through its duly appointed and authorized officers and/or representative, sell, transfer, assign, deliver, set over and convey to Assignee, its successor and assigns, the following (collectively, the "Loan Documents"):

1. That certain Promissory Note dated December 16, 2003, executed by Michael K. Stefano and Kimberley A. Stefano ("Mortgagor"), in favor of First Financial Bank, NA, successor in interest to Sand Ridge Bank (Original Lender") in the original principal amount of \$268,000.00, (the "Note");
2. That certain Open-End Mortgage, dated April 19, 2004, by and between Michael K. Stefano and Kimberley A. Stefano, husband and wife, as Mortgagor and Sand Ridge Bank, as Lender, recorded on May 4, 2004 with the Lake County Recorder's Office, Lake County IN as Document No. 2004-036230.
3. That certain Open-End Mortgage, dated October 27, 2003, by and between Michael K. Stefano and Kimberley A. Stefano, as Mortgagor and Sand Ridge Bank, as Lender, recorded on November 17, 2003 with the Lake County Recorder's Office, Lake County, IN as Document No. 2003-122273
4. All other documents and instruments securing the loans(s) as more specifically identified on Schedule A attached hereto, which have been recorded in said Land Records (collectively, the "Loan Documents").
5. For Legal Description, please see attached Exhibit A

TO HAVE AND TO HOLD unto Assignee, its successors and assigns, forever, the Loan Documents, together with all and singular the rights and privileges thereunto in any wise belongings, other than any rights, claims or actions Assignor may have against any entity from which Assignor shall have acquired its interest in any of the Loan Documents, its officers, directors, employees, agents and insiders.

Assignee hereby assumes all obligations of Assignor under all of the above-referenced documents, including, without limitations the Note and the Open-End Mortgage, accruing from and after the date hereof.

This Assignment is made without recourse and without any representation or warranty of any kind whatsoever, express or implied, or by operation of law, except to the extent that and only for so long and any representation or warranty specifically set forth in the Purchase Agreement survives the Closing. Assignee's remedies upon a breach by Assignor of any such representation or warranty are limited solely to those remedies of Assignee expressly set forth in Articles VIII and IX of the Purchase Agreement.

IN WITNESS WHEREOF, this Mortgage and Loan Document Assignment and Assumption has been executed as of the date set forth above.

ASSIGNOR:

FIRST FINANCIAL BANCORP

By: 

Name:

J. Franklin Hall

Title:

Chief Financial Officer

ASSIGNEE: CAPITAL CROSSING BANK

By: 

Name:

Bradley M. Shron

Title:

Executive Vice President

STATE OF OHIO

COUNTY OF HAMILTON

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

The foregoing instrument was acknowledged before me this 24 day of September, 2006 by J. Franklin Hall, of First Financial Bancorp, an Ohio corporation, on behalf of the corporation.





KIMBERLEY SMITH
Notary Public, State of Ohio
My Commission Expires
December 7, 2006

Vacant Lot- Schererville

Legal Description:

EXHIBIT "A"

PARCEL 3: TRACT 1

A PART OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 9 WEST, OF THE SECOND PRINCIPAL MERIDIAN, LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID QUARTER-QUARTER SECTION; THENCE NORTH 0 DEGREES 57 MINUTES 12 SECONDS WEST 368.52 FEET ALONG THE WEST LINE OF SAID QUARTER-QUARTER SECTION TO THE CENTER LINE OF U.S.R 30 (LINCOLN HIGHWAY) AS ESTABLISHED BY INDOT PROJECT ST-200-1 (13) THENCE SOUTH 86 DEGREES 56 MINUTES 21 SECONDS EAST 229.39 FEET ALONG THE CENTER LINE OF SAID U.S.R 30, THENCE ALONG THE SAID CENTER LINE EASTERLY 86.48 FEET ALONG AN ARC TO THE LEFT AND HAVING A RADIUS OF 17,629.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF SOUTH 87 DEGREES 04 MINUTES 47 SECONDS EAST AND A LENGTH OF 86.48 FEET; THENCE SOUTH 01 DEGREES 04 MINUTES 53 SECONDS EAST 5011 FEET PARALLEL TO THE EAST LINE OF SAID QUARTER-QUARTER SECTION TO A "MAG" NAIL WITH WASHER MARKING THE SOUTHERN BOUNDARY OF SAID U.S.R. 30 AND THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE ALONG THE BOUNDARY OF SAID U.S.R. 30 EASTERLY 355.59 FEET ALONG AN ARC TO THE LEFT AND HAVING A RADIUS OF 17,679.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF SOUTH 87 DEGREES 84 MINUTES 26 SECONDS EAST AND A LENGTH OF 355.58 FEET TO A 5/8 INCH REBAR WITH CAP MARKED "RS FIRM 0018" WHICH IS 651.998 FEET DISTANT FROM THE EAST LINE OF SAID QUARTER-QUARTER SECTION; THENCE SOUTH 01 DEGREE 04 MINUTES 53 SECONDS EAST 100.11 FEET PARALLEL TO AND 651.98 FEET DISTANT FROM SAID EAST LINE; THENCE WESTERLY PARALLEL TO AND 150 FEET DISTANT FROM SAID CENTER LINE 125.16 FEET ALONG AN ARC TO THE RIGHT AND HAVING A RADIUS OF 17,779.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF NORTH 88 DEGREES 11 MINUTES 49 SECONDS WEST AND A LENGTH OF 125.16 FEET TO THE REBAR WITH SAID CAP; THENCE NORTH 01 DEGREE 04 MINUTES 53 SECONDS WEST 10.01 FEET PARALLEL TO 776.98 FEET DISTANT FROM SAID EAST LINE TO A REBAR WITH SAID CAP; THENCE WESTERLY PARALLEL TO AND 140 FEET DISTANT FROM SAID CENTER LINE 105.17 FEET ALONG AN ARC TO THE RIGHT AND HAVING A RADIUS OF 17,769.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF NORTH 87 DEGREES 49 MINUTES 27 SECONDS WEST AND A LENGTH OF 105.17 FEET TO A REBAR WITH SAID CAP; THENCE SOUTH 01 DEGREE 04 MINUTES 53 SECONDS EAST 10.02 FEET PARALLEL TO AND 881.98 FEET DISTANCE FROM SAID EAST LINE ; THENCE WESTERLY PARALLEL TO AND 150 FEET DISTANT FROM SAID CENTER LINE 125.25 FEET ALONG AN ARC TO THE RIGHT AND HAVING A RADIUS OF 17,779.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF NORTH 87 DEGREES 27 MINUTES 17 SECONDS WEST AND A LENGTH OF 125.25 FEET TO A REBAR WITH A SAID CAP; THENCE NORTH 01 DEGREE AND 04 MINUTES 53 SECONDS WEST 100.22 FEET PARALLEL TO AND 1006.98 FEET DISTANT FROM SAID EAST LINE TO THE POINT OF BEGINNING AND CONTAINING 0.792 ACRES, MORE OR LESS.

TRACT 2:

A PART OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 17, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT SOUTHWEST CORNER OF SAID QUARTER-QUARTER SECTION; THENCE NORTH 0 DEGREES 57 MINUTES 12 SECONDS WEST 368.52 FEET ALONG THE WEST LINE OF SAID QUARTER-QUARTER SECTION TO THE CENTER LINE OF U.S.R. (LINCOLN HIGHWAY) AS ESTABLISHED BY INDOT PROJECT ST-200-1 (13); THENCE SOUTH 86 DEGREES 56 MINUTES 21 SECONDS EAST 202.85 FEET ALONG THE CENTER LINE OF SAID U.S.R. 30; THENCE SOUTH 04 DEGREES

55 MINUTES 12 SECONDS WEST 50.03 FEET TO A 5/8 INCH REBAR WITH CAP MARKED "RS FIRM 0018" AND THE POINT OF BEGINNING OF THIS DESCRIPTION: THENCE SOUTH 86 DEGREES 56 MINUTES 21 SECONDS EAST 28.16 FEET PARALLEL TO AND 50 FEET DISTANT FROM CENTER LINE OF SAID U.S.R. 30 TO A "MAG" NAIL WITH A WASHER, THENCE EASTERLY PARALLEL TO AND 50 FEET DISTANT FROM SAID CENTER LINE 90.10 FEET ALONG AN ARC TO THE LEFT AND HAVING A RADIUS OF 17,679.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF SOUTH 87 DEGREES 05 MINUTES 07 SECONDS EAST AND A LENGTH OF 90.10 FEET TO A "MAG" NAIL WITH WASHER, THENCE SOUTH 01 DEGREES 04 MINUTES 53 SECONDS EAST 100.22 FEET PARALLEL TO AND 1006.98 FEET DISTANT FROM THE EAST LINE OF SAID QUARTER-QUARTER SECTION TO A REBAR WITH SAID CAP; THENCE WESTERLY PARALLEL TO AND 150 FEET DISTANT FROM SAID CENTER LINE 97.34 FEET ALONG AN ARC TO THE RIGHT AND HAVING A RADIUS OF 17,779.47 FEET AND SUBTENDED BY A LONG CHORD HAVING A BEARING OF NORTH 87 DEGREES 05 MINUTES 46 SECONDS WEST AND A LENGTH OF 97.34 FEET TO A REBAR WITH SAID CAP; THENCE NORTH 86 DEGREES 56 MINUTES 21 SECONDS WEST 31.41 FEET PARALLEL TO AND 150 FEET DISTANT FROM SAID CENTER LINE TO A REBAR WITH SAID CAP; THENCE NORTH 04 DEGREES 55 MINUTES 12 SECONDS EAST 100.05 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.284 ACRES, MORE OR LESS.

THE PROPERTY IS BARE LAND THAT LIES ADJACENT TO US 30 AND LOCATED BETWEEN OLD LINCOLN HIGHWAY AND SUNSET BLVD IN THE TOWN OF SCHERERVILLE, INDIANA.

Prepared by John Miles
Micah Mortgage Services, Inc.
1414 W. Randol Mill Rd., Suite 121
Arlington, TX 76012
(817) 701-2500

