STATE OF INCIANA LARE COUNT

This form was prepared by First Financial Bank, N.A., 300 High Street, Hamilton Ohio 45011, and telephone number 2007 JUN 15 AM 8: 43 (800) 320-2113.

2007 048715

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage, (herein "Assignor") whose address is 300 High Street, Hamilton, OH 45011 does hereby grant, sell, assign, transfer and convey, unto PHH Mortgage (Herein "Assignee"), whose address is 4001 Leadenhall Rd, Mt. Laurel, NJ 08054, a certain Mortgage dated September 11, 2006 made and executed by Dara R Kubiak AND David W Kubiak to and in favor of First Financial Bank, N.A., upon the following described property situated in Lake County, State of IN:

See attached legal description

Such mortgage having been given to secure payment of 110,000.00 principal, plus interest, which Mortgage is of record in Book, Volume, or Liber No., at page, Certificate # 2006082118 of the Mortgage Records of Lake County, State of IN, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

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

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on June 1,

Jocument is

This Document is the proper

the Lake County

Kelland Farler, Vice President – Residential Mortgage

Servicing

STATE OF OHIO, COUNTY OF BUTLER, SS:

This instrument was acknowledged before me this, 1st day of June, 2007, by Kelland Farler, Vice President -Residential Mortgage Servicing, of First Financial Bank, National Association.

Attest: Notary Public

2007.

AMY ERBECK JETT Notary Public, State of Ohlo My Commission Expires Oct. 23, 2011 15.00 # 15.00 # 907422

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EXHIBIT "A"

PART OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 12, TOWNSHIP 36, NORTH, RANGE 10 WEST OF THE SECOND PRINICPAL MERIDIAN, DESCRIBED AS COMMERNCING AT A POINT 1834.85 FEET SOUTH OF THE NORTHEAST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION AND RUNNING THENCE WEST 400 FEET; THENCE SOUTH 109 FEET; THENCE EAST 400 FEET; THENCE NORTH 109 FEET TO THE POINT OF BEGINNING IN THE CITY OF HAMMOND, LAKE COUNTY, INDIANA. EXCEPT THEREFROM A TRACT DESCRIBED AS BEGINNING AT THE POINT WHICH IS 1834.85 FEET SOUTH OF AND 220.2 FEET WEST OF THE NORTHEAST CORNER OF SAID SOUTHWEST QUARTER AS POINT OF BEGINNING; THENCE WEST 179.8 FEET TO THE EAST LINE OF LOT A IN THE MEADOWS; THENCE SOUTH ALONG SAID EAST LINE OF SAID LOT A, A DISTANCE OF 109 FEET; THENCE EAST A DISTANCE OF 177 FEET; THENCE NORTH TO THE POINT OF BEGINNING AND EXCEPTING THEREFROM THAT PART OF THE RIGHT OF WAY OF CHICAGO, INDIANAPOLIS AND LOUISVILLE RAILROAD AS SHOWN ON PLAT OF SURVEY RECORDED IN PLAT BOOK 21 PAGE 39, IN LAKE COUNTY, INDIANA.