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STATE OF OHIO
LAKE COUNTY
FILED FOR RECORD

2008 042869

2008 JUN 12 AM 8:52

MICHAEL A. BROWN
RECORDER

First Place Loan # 4680047331
Chase Loan Number # 1918108527

ASSIGNMENT OF MORTGAGE

For good and valid consideration, receipt of which is hereby acknowledged, **FIRST PLACE BANK** ("Assignor"), successor in interest of First Federal Savings and Loan Association of Warren, which is the successor in interest of the Ravenna Savings Bank and FFY Bank, which was previously known as First Federal Savings Bank of Youngstown and as First Federal Savings and Loan Association of Youngstown, which was the successor by merger to Farmer's Savings and Loan Company of Canfield, as assigned by BANCGROUP MORTGAGE and Recorded January 11, 2006 on Document 2006002091 hereby transfers and assigns to **JP MORGAN CHASE BANK, NATIONAL ASSOCIATION**, a national banking association, with offices at 194 Wood Avenue South, Iselin, New Jersey 08830, assignor's interest in the following mortgage(s), together with all of its right and interest in the obligation(s) secured thereby:

Granted to assignor by **JOAN SHARKEY-DRAVES AND DANIEL DRAVES, HUSBAND & WIFE**, and Recorded on January 11, 2006, on Document 2006002090 in the Official Records of LAKE County, IN.

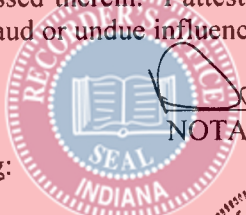
In witness whereof, First Place Bank, by its duly authorized and appointed officer, hereby executes this Assignment of Mortgage as of February 27, 2008.

FIRST PLACE BANK
This Document is the property of
the Lake County Recorder!

By: Jean E. Kaman
Its: Corporate Vice President

STATE OF OHIO
COUNTY OF PORTAGE

On February 27, 2008, before me, the undersigned Notary Public, personally appeared Jean E Kaman, known to me or satisfactorily proven to be the person whose name is subscribed to the above document and to be a duly authorized officer of First Place Bank, and acknowledged that said person executed the same for the purposes expressed therein. I attest that the principal appears to be of sound mind and not under or subject to duress, fraud or undue influence.



Darla J. Leedy
NOTARY PUBLIC

Prepared by and Return to Upon Recording:

Rebecca Carlson
Rebecca Carlson
First Place Bank
999 East Main Street
Ravenna OH 44266

DARLA J. LEEDY,
Notary Public, State of Ohio
My Commission Expires
September 22, 2009

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CGH
108862
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- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) "Community Association Dues, Fees and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) "Escrow Items" mean those items that are described in Section 3.
- (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in the

COUNTY
[Type of Recording Jurisdiction]

of **LAKE**
[Name of Recording Jurisdiction]

~~SEE ATTACHED EXHIBIT A~~

TAX ID#14-333-65 Unit 12

The Southwesterly 22.69 feet of the Northwesterly 45.37 feet (as measured at 90 degrees and parallel to the Northwesterly line of said Lot 147) in Rockwell Subdivision Phase 1, as per plat thereof, recorded in Plat Book 95 page 34, in the Office of the Recorder of Lake County, Indiana.

which currently has the address of **1763 SPRINGTIME CT., DYER**
[Street] [City]

Indiana **46311**
[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the