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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 062279

2009 SEP 11 AM 8:40

MICHAEL A. BROWN
RECORDER

Record & Return to:
Mortgage Services
PO Box 5449
Mt. Laurel, NJ 08054-9909
Floss Gedling (Mail Stop -DC)
Prepared by: Kenesia Still
1800 449-8767
Loan # 0052298700

May 11, 2009

MIN 100020000522987001

ASSUMPTION AND RELEASE AGREEMENT

This Assumption and Release Agreement ("Agreement") is entered into as of the 11th day of May 2009 by and between **Monika J Romano** residing at **2641 W 38th St, Highland IN 46322**, and **Michael Jusko** residing at **239 NORTH KAYMOU GRIFFITH INDIANA 46319** and **Mortgage Electronic Registration System, Inc.*** as nominee for **First Financial Bank, NA** and its successors and assigns, its principal place of business, 4001 Leadenhall Rd, Mt. Laurel, NJ 08054 ("the Parties").

WHEREAS, **Monika J Romano** and **Michael Jusko** have entered into a mortgage loan transaction with **MERS, Inc.*** as nominee for **First Financial Bank, NA** for a loan in the amount of \$113,490.00 pursuant to a Note and Mortgage executed May 16, 2008 ("Loan Documents") recorded in, **Instrument# 2008038348** on **May 23, 2008**.

WHEREAS, the Parties wish to release **Michael Jusko** of any and all liability and to allow **Monika J Romano** to assume full liability under the Loan Documents.

Now, therefore, in consideration of the mutual promises and covenants contained herein, the Parties agree as follows:

1. **MERS, Inc.*** as nominee for **First Financial Bank, NA** has made a mortgage loan in the amount of \$113,490.00 to **Monika J Romano** and **Michael Jusko** for property located at **2641 W 38th St, Highland IN 46322**, See Exhibit A.
 2. **Monika J Romano** qualifies for the subject loan without the income and credit of **Michael Jusko**
- *"MERS" is a Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

✓ # 100233
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B

3. The Parties hereby agree to release **Michael Jusko** of any and all liability under the Promissory Note, Mortgage and related documentation arising under the subject mortgage loan.
4. **Monika J Romano** agrees to assume full responsibility of all liabilities and for all terms and conditions under the loan documentation.

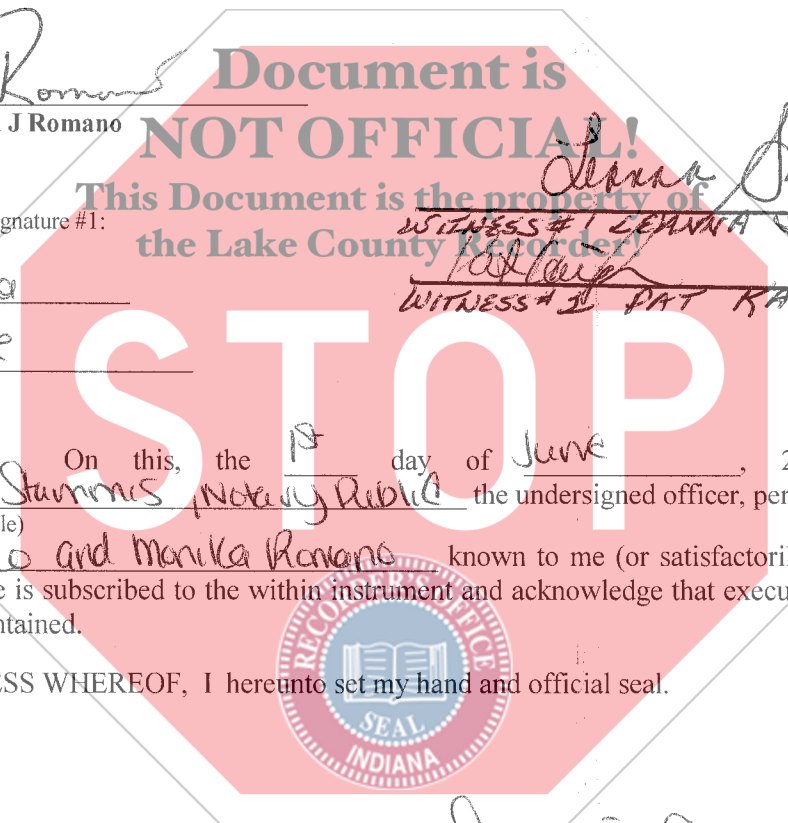
15th IN WITNESS WHEREOF, the undersigned have caused this Agreement to be duly executed this day of JUNE, 2009.

Monika J Romano
 (Signature #1) Monika J Romano

Acknowledgment for Signature #1:

State of Indiana

County Of Lake



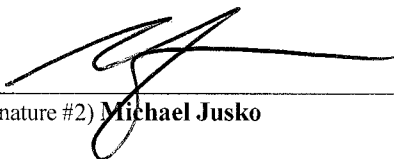
Susan J. Jordan
 WITNESS #1 LEANNA SIMOLAK
Pat Kaighn
 WITNESS #2 PAT KAIGHN

On this, the 15th day of June, 2009 before me, Susan E. Stammers, Notary Public the undersigned officer, personally appeared Michael Jusko and Monika Romano known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

SUSAN E STAMMIS
 NOTARY PUBLIC STATE OF INDIANA
 LAKE COUNTY
 MY COMMISSION EXP JULY 24, 2010

Susan E. Stammers July 24, 2010
 Notary (printed name) My commission expires


(Signature #2) Michael Jusko

Acknowledgment for Signature #2:

State of Indiana

County Of Lake



WITNESS AT LEANNA SMOLAN
Notary
WITNESS AT DAT KAIBUN

Document is
NOT OFFICIAL

Susan E. Stammis, Notary public, On this, the 18 day of June, 2009 before me, the undersigned officer, personally appeared

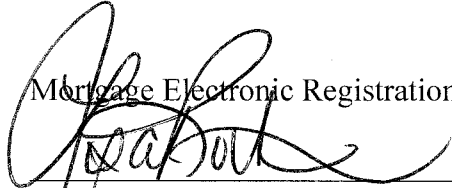
Michael Jusko and Monica Romano known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

SUSAN E STAMMIS
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP JULY 24, 2010



Susan E. Stammis July 24 2010
Notary (printed name) My commission expires



Assistant Vice President

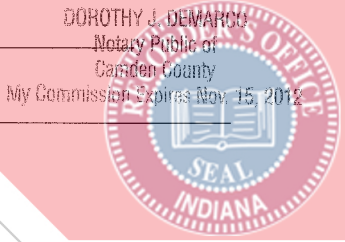
Lisa Rothwein

CORPORATE ACKNOWLEDGEMENT

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

ON this 7th day of August 2009, before me, Dorothy J. DeMarco a Notary Public in and for said state and county, personally appeared Lisa Rothwein, the Assistant Vice President of Mortgage Electronic Registration System, Inc.* as nominee for First Financial Bank, NA, that executed the within instrument, on behalf of Mortgage Electronic Registration System, Inc.* as nominee for First Financial Bank, NA, that executed the within herein named, and acknowledged to me that such Mortgage Electronic Registration System, Inc.* as nominee for First Financial Bank, NA, that executed the within executed the within instrument pursuant to its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the state and county last aforesaid.


Notary Public
My Commission Expires: _____



I affirm under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Name Florence Bedwing
FLORENCE BEDWING

- Copy One - Return to Mortgage Services signed and notarized to be recorded
- Copy Two - Return to Mortgage Services signed and notarized for file.
- Copy Three - Member copy
- Copy Four - Member copy

Exhibit A

Legal Description

Lot 11 in Block 4 in Hook's 2nd Addition to Highland, as per plat thereof, recorded in Plat Book 20 page 43, in the Office of the Recorder of Lake County, Indiana.

