2002 114103 ----

2002 DEC 11 AM 8: 45

Loan #: 0012896064 PE Name EKRAMER

State of: IN

County of: LAKE

Record and Return to: Cendant Mortgage Corporation 3000 Leadenhall Road, P.O. Box 5449

Mt. Laurel, NJ 08054 GNMA Issue Date: 8 67 ID Source: 8 Prog ID: 880

Pool #: 567805 1880 Pool #: 567805 Commit #: Alf-2003-01916 Commit #: The County of Section 1 of Section 1

Know all men by these presents, that \*Bishops Gate Residential Mortgage Trust, 1 Rodney Sq. 1st Fl. 920 King St., Wilmington, DE 19801, a Statutory Business Trust existing under the laws of the state of Delaware for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

Cendant Mortgage Corporation

3000 Leadenhall Road

Mt. Laurel, NJ 08054

That certain Promissory Note, and Deed of Trust or Mortgage described as follows:

Note and Deed of Trust or Mortgage Dated: 07/03/02

Amount: \$ 100,916.00 Executed by: ROBERT W. KRAMERCOTOLET.

Clerks file or instrument no 2002-004709 Recorded Date: 7 18 2003

Book: Volume: Page:

Address: 1703 VERNON ST SCHERERVILLE, IN 46375

Describing land therein as described in Deed of Trust/Mortgage referred to herein.

Together with the Note therein or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust or Mortgage.

Dated: 07/10/02

Witnessed by: Shanique James Bishops Gate Residential Mortgage Trust

1 Rodney Sq. 1st FI, 920 King St.

Wilmington, DE 19801

By

Prepared by

Rita Calendo

\*Cendant Mortgage Corp

3000 Leadenhall Road Mt. Laurel, NJ 08054

Ben Bard

Administrative Agent

Cendant Mortgage Corp

Premayne Wood

Administrative Agent Cendant Mortgage Corp.

State of New Jersey, County of Burlington

On 07/10/02, before me, the undersigned, a notary public in and for said State and County, personally appeared Ben Bard and Tremayne Wood personally known to me or proved to me on the basis of satisfactory evidence to be Administrative Agents of the trust that executed the within instrument, on behalf of the trust therein named, and acknowledged to me that such trust executed the within instrument pursuant to its legal authority, witness my hand and official seal in the state and county last aforesaid.

Notary Public

Titi Udoh

Notary Public of New Jersey My Commission Expires: 02/23/04

TITI UDOH

NOTARY PUBLIC OF NEW JERSEY My Commission Expires Feb. 23, 2004

at 0114997