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2004 097614

LAKE COUNTY
FILED FOR RECORD

2004 OCT 17 2:11 PM

Record and Return to:
PHH Mortgage Services
3000 Leadenhall Road, P.O. Box 5449
Mt. Laurel, NJ 08054 *PK-Md*
Commit #: nc-2004-0028bw
ID #: 440110095

MORTGAGE
Loan #: 0027686336
Name: GO
State of: IN
County of: LAKE
MIN # 100020000276863366

Assignment of Deed of Trust or Mortgage

Know all men by these presents, that PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054, a Corporation existing under the laws of the State of New Jersey, for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:
Mortgage Electronic Registration Systems, Inc. ("MERS")
G4318 Miller Road
Flint, MI 48507

That certain Promissory Note, and Deed of Trust or Mortgage described as follows:
Note and Deed of Trust or Mortgage Dated: 06/11/2004
Amount: \$128040.00 Executed by: HALDANE M GO
ARLIZA C BERNAL

Clerks file or instrument no: 2004051353 Recorded Date: 06/18/2004
Book: Volume: Page:
Address: 9422 Buchanan Street, CROWN POINT, IN 46307
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: 10/14/2004

Witnessed by:

Gared Walters
Gared Walters

This instrument
Prepared by:

Maria Dangro
Maria Dangro
PHH Mortgage Services
3000 Leadenhall Road
Mt. Laurel, NJ 08054

PHH Mortgage Services
3000 Leadenhall Road
Mt. Laurel, NJ 08054

By: *Andrea Kanopka*
Andrea Kanopka
Assistant Vice President

By: *Barbara Halin*
Barbara Halin
Assistant Secretary

State of New Jersey, County of Burlington

On 10/14/2004, before me, the undersigned, a notary public in and for said State and County, personally appeared Andrea Kanopka and Barbara Halin personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President and Assistant Secretary of the corporation that executed the within instrument, on behalf of the corporation therein named, and acknowledged to me that such corporation executed the instrument pursuant to the its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the State and County last aforesaid.

Candace Bugsch
Notary Public

Candace Bugsch
Notary Public of New Jersey
My Commission Expires: 03/10/2008

Candace Bugsch
Notary Public of New Jersey
My Commission Expires March 10, 2008

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#01403374
SS

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, the following described property located in the
COUNTY [Type of Recording Jurisdiction]
of LAKE [Name of Recording Jurisdiction]:

Lot 30, in Fountain Ridge 4th Addition, to the City of Crown Point, as per plat thereof, recorded in Plat Book 47 page 101, in the Office of the Recorder of Lake County, Indiana.

Parcel ID Number: 23-138-30 Unit 33 which currently has the address of
9422 BUCHANAN STREET [Street]
CROWN POINT [City], Indiana 46307 [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.

Original