Record and Return to: Mortgage Services P.O. Box 5449 3000 Leadenhall Road

Assignment of Deed of Trust or Mortgage Loan #: 0028448884 Name: WILLIS State of: IN County of: LAKE 626205 10.04

Mt. Laurel, NJ 08054 Security #: Cy 2004 6 107 4 MERS ID #: 100020000284488842 360188095

Know all men by these presents that PHH Mortgage Services, 3000 Leadenhall Road Mt. Laurel, New Jersey, a corporation 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:

Mortgage Electronic Registration System ("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: 08/30/2004 Amount: 59885 Executed by: LOSHAY A. WILLIS

Clerks File or Instrument No: OCH OLGRecorded Date: 91004 Volume:

Address: 728 ARTHUR ST GARY IN 46404

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: 09/09/2004

This Defin Mortgage Services property of Lake County Recorder! 3000 Leadenhall Road Mount Laurel, NJ 08054 By:

Witnessed By:

Prepared By:

Sharon Demarest

Pallavi Made Assistant Vice President

Saowanee Sweeney Assistant Secretary

State of New Jersey, County of Burlington

On 09/09/2004, Before me the undersigned, a notary public in and for said state and county, personally appeared Pallavi Maddiwar and Saowanee Sweeney 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 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

JoAnn Becker

Notary Public for New Jersey

My Commission Expires: 03/19/2009

JOANN BECKER **NOTARY PUBLIC STATE OF NEW JERSEY** My Commission Expires March 19, 2009

No: 920045613

LEGAL DESCRIPTION

The North 40 feet of Lot 20 in Block 8 in Gary Land Company's Fourth Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 14 page 15, in the Office of the Recorder of Lake County, Indiana.



LEGAL 6/98 SB