2007 027936

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

Lenders Loan Number: 0026210088

FORECLOSURER DEPARTMENT

Min #: 100020000262100880

Mers Phone: 1-888-679-6377

FOR VALUE RECEIVED, Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Cendant Mortgage Corporation does by these presents hereby assign and transfer to **PHH Mortgage** Corporation, 3000 Leadenhall Road, Mt. Laurel, NJ 08054 its successors and assigns, all its right, title and interest in and to a certain mortgage bearing the date of $\underline{11/21/2003}$

Original Mortgagor (s): KEVIN HEMMINGS and MAE B HEMMINGS,

Original Mortgagee: Cendant Mortgage Corporation

Amount: \$94059.00

Recording Date: 11/26/2003 instrument number: 2003 125167

And recorded in the office of the recorder of LAKE County, State of IN affecting Real Property and more particularly described in said Mortgage referred to herein.

Signed on 12/12/2006 This Document is the property of

the Lake County Recorder!

Mortgage Electronic Registration Systems, Inc. ("MERS")

By: Linker County Recorder!

Andrea Kanopka

Assistant Vice President

State of New Jersey, County of Burlington,

On 12/12/2006, before me, a notary public personally appeared Andrea Kanopka to me known, who being duly sworn, did say that she is the Assistant Vice President of Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Cendant Mortgage Corporation, and acknowledged to me that she executed the same in her capacity.

Notary Public

Candace Gallardo

Notary Public of New Jersey

My Commission Expires: 03-10-2008

Address of Preparer/Record and Return to:

Prepared By: Candace Gallardo-800-446-0963

PHH Mortgage Corporation

3000 Leadenhall Road, P.O. Box 5449

Mt. Laurel, NJ 08054

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

Feiwell & Hannoy