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2000 Had - 7 Mi 8: 55 MICHAEL A EROWN

EQO/Hernandez, Hector & Silvia B. 3190-642.

ASSIGNMENT OF MORTGAGE

For value previously received, Mortgage Electronic Registration Systems, Inc. as nominee for People's Choice Home Loan, Inc., hereby assigns to HSBC Bank USA National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-3, at 121 Woodcrest Road, Cherry Hill, NJ 08003, the mortgage executed by Hector Hernandez and Sylvia B. Castelan a/k/a Silvia B. Castelan, to Mortgage Electronic Registration Systems, Inc. as nominee for People's Choice Home Loan, Inc. on March 15, 2005, in the amount of \$112,500.00, which said mortgage was recorded in the Recorder's Office in Lake County, Indiana, on March 31, 2005, as Instrument No. 2005-024620 and rerecorded July 12, 2005 as Instrument No. 2005-061125. Said mortgage secures the

indebtedness owed on a promissory note previously negotiated to HSBC Bank USA National Association, as Indenture Trustee under the Indenture relating to People's Choice Home Loan Securities Trust Series 2005-3/ Docatmen WITNESS my hand and seal this This Docume Mortgage Electronic Registration Systems, Inc. as nominee for People's Choice Home Loan, Inc., the Lake Cox Printed: Victor Parisi Title: Vice President Default Operations STATE OF MJ Before me, a Notary Public in and for said County and State, this 2 day of , 2008, personally appeared VICto Parsi and on behalf of Mortgage Electronic Registration Systems, Inc. as nominee for People's Choice Home Loan, Inc., and acknowledged the execution of the foregoing instrument for the uses and purposes therein set forth as the free act and deed of said corporation. cle# 165212 Residing in Condo My commission expires: AND IN MINISTER