STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

Recording Requested By:

RBS Citizens, N.A.

Prepared By: Debora C. Cox

888-603-9011

When recorded mail to:

FA Document Solutions

450 E. Boundary St Chapin, SC 29036

Case Nbr: 9142474

Ref Number: 0018763011

Property Address: 6932 Hemlock Ave Gary, IN 46403-2051

IN0-AM

11/16/2009

2009 DEC -2 AM 9: 48

MICHAEL A. BROWN RECORDER

This space for Recorder's us

ASSIGNMENT OF MORTGAGE

2009 079811

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is One Mortgage Way Mt. Laurel, NJ 08054 does hereby grant, sell, assign, transfer and convey unto RBS CITIZENS, N.A. whose address is 10561 TELEGRAPH ROAD, GLEN ALLEN VA 23059 all beneficial interest under that certain Mortgage described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

Original Lender:

PHH MORTGAGE CORP (FKA CENDANT MORTGAGE CORP)

Borrower(s):

CHARMENE DAVIS, AN UNMARRIED PERSON

Date of Mortgage:

5/31/2005

Original Loan Amount:

\$12,000.00

Recorded in Lake County, IN on: 6/22/2005, book N/A, page N/A and instrument number 2005 051576

Property Legal Description: Refer to legal description on original mortgage.

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Mortgage to be executed on 11/16/2009

PHH Mortgage Corporation f/k/a Cendant Mortgage

Crystal Hudson, Assistant Vice President

State of SC, County of Lexington

The foregoing instrument was acknowledged before me, a Notary Public, on 11/16/2009 by Crystal Hudson, Assistant Vice President of PHH Mortgage Corporation f/k/a Cendant Mortgageon behalf of the corporation.

Notary Public: Andrea D. St. John My Commission Expires: 4/3/2010

ANDREA D. St.JOHN

Notary Public
State of South Carolina
My Commission Expires April 3, 2010

0xxx 122 1074