EMT

RECORD AND RETURN TO:
ATTENTION: LAUREN PALLANTE
MORTGAGE SERVICES P.O. Box 5449
2001 BISHOPS GATE BLVD.
MT. LAUREL, NJ 08054



Book 2005 Page 2206

Document 2005 2206 Type 05 001 Pages 3
Date 6/27/2005 Time 9:45 AM
Rec Amt $17.00

DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

TITLE: ASSIGNMENT OF MORTGAGE

Prepared by: Grantjl
Record and Return to:
Mortgage Services
3000 Leadenhall Road, P.O. Box 5449
Mt. Laurel, NJ 08054
Loan #: 0029981784
Name: MYERS
State of: IA
County of: DELAWARE
ID #: 36 01 E51 95
Commitment #: cs-2005-00307g
Min #: 100020000299817845
1-877-766-8244

Assignment of Deed of Trust / Mortgage

Know all men by these presents that PHH Mortgage Corporation d/b/a PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054, 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") INC
G4318 Miller Road
Flint, MI 48507

That certain Promissory Note and Deed of Trust / Mortgage described as follows:
Note and Deed of Trust / Mortgage Dated: 04/01/2005 Amount: $72000
Executed by:SCOTT MYERS
SHEILA MYERS
Recorded Date: 04/12/05
Clerks file or instrument no: 2005 1273
Book/Volume: 2005
Page: 1273
Address: 104 GRAYSON CRT, MANCHESTER, IA 52057
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 / Mortgage.
Dated: 04/22/2005

PHH Mortgage Corporation d/b/a PHH Mortgage Services
3000 Leadenhall Road
Mt. Laurel, NJ 08054
By: _____
Janice Grant
Assistant Vice-President

State of New Jersey, County of Burlington,
On 04/22/2005, before me, the undersigned, a notary public in and for said State and County, personally appeared Janice Grant personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice-President 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.

_____
Notary Public

Nancy Beer
Notary Public of New Jersey
My Commission Expires: 3/24/2009

Nancy Beer
Notary Public
State of New Jersey
My Commission Expires 4/21/2009

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used 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 irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the COUNTY of DELAWARE :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
SEE PRELIMINARY TITLE REPORT Being the same premises conveyed to the mortgagors herein by deed being recorded simultaneously herewith; this being a purchase money mortgage given to secure the purchase price of the above described premises.
Lot Two (2) of Grayson's First Subdivision, a Subdivision of Lot Twelve (12) of Sunrise Acres Addition, City of Manchester, Delaware County, Iowa, according to plat recorded in Book 3 Plats, Page 182.

Parcel ID Number:
104 GRAYSON COURT
MANCHESTER
("Property Address"):
which currently has the address of [Street]
[City], Iowa 52057 [Zip Code]

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 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.

Initials: S.M. S.M.

Original