Prepared by: Kristina Matkowsky
Record and Return to: **LP**
PHH Mortgage Corporation
3000 Leadenhall Road, P.O. Box 5449
Mt. Laurel, NJ 08054
Loan #: 0030284913
Name: COOK
State of: IA
County of; DELAWARE
ID #: 3601E8095
Commitment #: cs-2005-00406e
Min #: 100020000302849132
1-877-766-8244

Book 2005 Page 2704

Document 2005 2704 Type 05 001 Pages 2
Date 8/03/2005 Time 10:06 AM
Rec Amt $12.00

DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Assignment of Deed of Trust / Mortgage

Know all men by these presences 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 Delaware, for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

Mortgage Electronic Registration Systems, Inc ("MERS") is successors and assigns
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: 04/25/2005 Amount: $50200.00
Executed by:KATHLEEN COOK
Recorded Date: 05/05/2005
Clerks file or instrument no:
Book/Volume: 2005
Page: 1570
Address: 113 Iowa St, 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: 06/29/2005

PHH Mortgage Corporation d/b/a PHH Mortgage Services
3000 Leadenhall Road
Mt. Laurel, NJ 08054

By: _____
Kelly Bard
Assistant Vice President

State of New Jersey, County of Burlington,
On 06/29/2005, before me, the undersigned, a notary public in and for said State and County, personally appeared Kelly Bard personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President of the PHH Mortgage Corporation d/b/a PHH Mortgage Services that executed the within instrument, on behalf of the PHH Mortgage Corporation d/b/a PHH Mortgage Services 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

Jo Ann Becker
Notary Public of New Jersey
My Commission Expires: 03/19/2009

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

THAT PART OF LOT 3, IOWA LAND COMPANY'S ADDITION TO MANCHESTER, IOWA. ACCORDING TO PLAT RECORDED IN BOOK 4 L.D., PAGE 484, DESCRIBED AS BEGINNING AT A POINT 187 ½ FEET NORTH OF SW CORNER OF SAID LOT 3, AND RUNNING THENCE EAST 123 FEET, THENCE NORTH TO NORTH LINE OF SAID LOT, THENCE WEST ALONG NORTH LINE O F SAID LOT 123 FEET THENCE SOUTH TO POINT OF THE BEGINNING.