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Prepared by and return to:
Des Moines Metro Credit Union, 100 University, Des Moines, IA 50314 MICHELLE UTSLER
 RECORDER
 (515) 281-0195 IOWA

ASSIGNMENT OF REAL ESTATE MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: That DES MOINES METRO CREDIT UNION, a corporation organized and existing under and by virtue of the laws of IOWA, and having its office and principal place of business in the City of Des Moines, and the State of IOWA, party of the first part, for value received, has granted, bargained, sold, assigned, transferred and set over and by these presents does grant, bargain, sell, assign, transfer and set over unto

PHH MORTGAGE SERVICES CORPORATION, it's Successors and/or Assigns
 6000 Atrium Way Mt. Laurel Way, NJ 08054

party of the second part, its successors and assigns, a certain indenture of mortgage dated the 31 day of March A.D. 1998, by JOAN OLSEN GARZO

to it, securing the payment of one promissory note therein described for the sum of:

Forty Four thousand one hundred 00/100 dollars,
 (\$ 44,100.00 / 100) and all its right title, and interest in and to the premises situated in the

County of MADISON, State of Iowa, and described in said mortgage as follows, to-wit:

Parcel "B" located in the SW 1/4 of SE 1/4 of Section 24 TOWNSHIP 74 N. R 29 West of the 5th P.M., Madison County, IA. Said Parcel contains 4.025 Acres, including 0.349 Acres of County Road right-of-way. As per plat of Survey recorded in Book 3, Page 188 on February 17, 1998, Madison County Records off.

Street Address:

1555 320th, Lamora, Iowa 50149

which said mortgage is recorded in the office of the recorder of Madison County, in the State of Iowa, in Book No. 197, Page 157, Document No. 3765 together with the said note therein described and the money due or to grow due thereon, with the interest:

TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever: subject only to the provisions in the said indenture of the mortgage contained.

IN WITNESS WHEREOF the part of the first part has caused this instrument to be executed in its name by Janet E. Hinrichs, Chief Executive Officer, and attested by Brent C. Helin, Executive Vice-President to me personally known who being by me duly sworn did say that person has no affixed seal to said instrument of said corporation by authority of its board of directors and the said officers acknowledged the execution of said instrument to be voluntary act and deed of said corporation by it voluntarily executed.

BY Janet E. Hinrichs
 Janet E. Hinrichs, Chief Executive Officer

ATTEST Brent C. Helin
 Brent C. Helin, Executive Vice-President

Bob Jr. Cross
 Notary Public Date



My Commission Expires: 6/20/2000

When recorded, return to: Des Moines Metro Credit Union 100 University DSM, Ia 50314