2620 FILED NO.

800K 187 PAGE 644

97 MAR 31 PM 2: 25

MICHELLE UTSLER RECORDER MADISON COUNTY, IOWA

RECORD AND RETURN TO: PHH MORTGAGE SERVICES CORP. 6000 ATRIUM WAY MT LAUREL, NJ 08054 COMMT #: CAPFH ID: 710210094

ASSIGNMENT OF DEED OF TRUST OR MORTGAGE LOAN #: 7785710 NAME : FLICKINGER STATE OF : IA COUNTY OF: MADISON

KNOW ALL MEN BY THESE PRESENTS, THAT *PHH MORTGAGE SERVICES CORPORATION 6000 ATRIUM WAY, MT LAUREL, NEW JERSEY, A CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO:

CAPSTEAD INC. 2711 NORTH HASKELL AVE., SUITE 1000 DALLAS, TX 75204

THAT CERTAIN PROMISSORY NOTE AND DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 95/11/10

\$52,725.00

EXECUTED BY: BRUCE E.

FLICKINGER

BARBARA D.

FLICKINGER

CLERKS FILE OR INSTRUMENT NO: 1368

BOOK: 179 ADDRESS: 209 VOLUME:

PAGE: 259

MADISON

RECORDED DATE: 951113

IA 50240

DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN.

* FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION

NORTH WALNUT

TOGETHER WITH THE NOTE THEREIN OR REFERRED TO, THE MONEY DUE AND TO BECOME DUE THEREON WITH INTEREST AND *PHH MORTGAGE SERVICES CORPORA RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE.

SAINT CHARLES

DATED: 01/02/97

WITNESSED BY

PREPARED BY

600 ATRIUM WAY

MT LAUREL, NJ 08054

6000 ATRIUM WAY

BA : 1 DOLORES LAURIA

ASSISTANT VE-PRESIDENT

LINDA BELSITO

ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

ON 01/02/97 , BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED DOLORES LAURIA AND LINDA BELSITO PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF

SATISFACTORY EVIDENCE TO BE ASST VICE PRES. AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND STATE AND COUNTY LAST AFORESAID.

MELISSA BETH SIEGEL NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES 01/08/1997

PHH US MORTGAGE CORP.
6000 ATRIUM WAY
MT. LAUREL, NJ 08054
ATTN: FILE ROOM

REC : 2500

FILED NO. 1368

BOOK 179 PAGE 259

95 NOV 13 AM 10: 57

MADISON COUNTY, 10WA

[Space Above This Line For Recording Data]

LOAN NUMBER: 7785710 100 710210094 **ORIGINAL**

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 10TH, 1995. The mortgagor is BRUCE E. FLICKINGER, BARBARA D. FLICKINGER ("Borrower"). This Security Instrument is given to PHH MORTGAGE SERVICES CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY MT. LAUREL NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of FIFTY TWO THOUSAND SEVEN HUNDRED TWENTY FIVE AND 00/100 Dollars (U.S. \$52,725.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on DECEMBER 01ST 2025. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in MADISON County, Iowa:

BEING THE SOUTH HALF (1/2) OF LOTS THREE (3) AND FOUR (4) IN BLOCK ONE (1) OF CLANTON'S ADDITION OF 1988 TO THE TOWN OF ST. CHARLES, MADISON COUNTY, IOWA.

BEING COMMONLY KNOWN AS 209 NORTH WALNUT.

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.

PREPARED BY:
LINDA KOGER

which has the address of 209 NORTH WALNUT, SAINT CHARLES, Iowa 50240 ("Property Address");