M06-01877

Klamath County, Oregon 01/31/2006 09:22:45 AM Pages 2 Fee: \$26.00

This document was

Prepared by: Judy Gomolson

Record and Return to:

PHH Mortgage Corporation

3000 Leadenhall Road, P.O. Box 5449

Mt. Laurel, NJ 08054 Loan #: 0031074974 Name: ANDREWS

State of: OR

County of: KLAMATH ID#: 360199066

GNMA Pool #: 646621 Issue Date: 12/01/2005

Min #: 100020000310749746

1-877-766-8244

Assignment of Deed of Trust / Mortgage

Know all men by these presences that PHH Mortgage Corporation, 3000 Leadenhall Road, Mt. Laurel, NJ 08054, a Corporation existing under the laws of the New Jersey, for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

Mortgage Electronic Registration Systems, Inc ("MERS") its 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: 09/19/2005 Amount: \$102150.00

Executed by:LISA DAWN ANDREWS Recorded Date: 9 30 05

Clerks file or instrument no: 1705- 64702

Book/Volume:

Address: 4417 Bartlett Ave, KLAMATH FALLS, OR 97603

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: 01/03/2006

PHH Mortgage Corporation

3000 Leadenhall Road

Mt. Laurel NJ 08054

Andrea Kanopka Assistant Vice President

State of New Jersey, County of Burlington,

On 01/03/2006, before me, the undersigned, a notary public in and for said State and County, personally appeared Andrea Kanopka personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President of the PHH Mortgage Corporation that executed the within instrument, on behalf of the PHH Mortgage 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.

Candace Bugsch

Notary Public of New Jersey My Commission Expires: 03/10/2008

Notary Public

Candace Bugson Notary Pulbic of New Jersey My Commission Expires March 10, 2008 LOT 15, VILLA ST. CLAIR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.