

RECORD AND RETURN TO:  
CENDANT MORTGAGE CORPORATION  
6000 ATRIUM WAY, PO BOX 5449  
MT LAUREL, NJ 08054  
AGENCY POOL#: C24991  
ID: 700310094

ASSIGNMENT OF DEED  
OF TRUST OR MORTGAGE

LOAN #: 2782647  
NAME : PEDEN  
STATE OF : MS  
COUNTY OF: DESOTO  
HOMESIDE #: 195402003  
MIN #: 100020000027826472

KNOW ALL MEN BY THESE PRESENTS, THAT \* CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, MT LAUREL, NJ 08054 A NEW JERSEY, CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
AS NOMINEE FOR HOMESIDE LENDING INC., ITS  
SUCCESSORS AND ASSIGNS  
P.O. BOX 2062 FLINT, MICHIGAN 48501-2062  
MERS PHONE: 1-888-679-6377

STATE MS.-DESOTO CO.  
FILED

OCT 22 10 17 AM '99

THAT DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:  
DEED OF TRUST OR MORTGAGE DATED: 99/03/22

AMOUNT: \$99,920.00 EXECUTED BY: JOHN PEDEN  
MARGARET PEDEN

BK 1159 PG 20  
W.F. DITTO JR. CLK.

CLERKS FILE OR INSTRUMENT NO: RECORDED DATE: 990325  
BOOK: 1095 VOLUME: PAGE: 0429  
ADDRESS: 9136 TAHOE COVE OLIVE BRANCH DESOTO MS 38654

DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN, AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE

- \* FORMERLY DOING BUSINESS AS US MORTGAGE CORPORATION
- \* FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION
- \* FORMERLY DOING BUSINESS AS PHH MORTGAGE SERVICES CORPORATION

DATED: 09/14/99  
WITNESSED BY: Carol Fanelle  
CAROL FANELLE

\*CENDANT MORTGAGE CORPORATION  
6000 ATRIUM WAY  
MT LAUREL, NJ 08054

PREPARED BY Inez Verderber  
INEZ VERDERBER  
6000 ATRIUM WAY  
MT LAUREL, NJ 08054

BY: Melissa Siegel  
MELISSA SIEGEL  
ASSISTANT VICE-PRESIDENT  
Linda Himes  
LINDA HIMES  
ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON  
ON 09/14/99, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED MELISSA SIEGEL AND LINDA HIMES 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 INSTRUMENT, ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

Michele Appel  
NOTARY PUBLIC

MICHELE APPEL  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES 7/22/2001

BK 1159PG0021

BK 1095PG0429

STATE MS. - DESOTO CO.  
FILED

MAR 25 2 52 PM '99

BK 1095 PG 429  
W.E. DAVIS CH. CLK.

RETURN TO:  
TAYLOR LAW FIRM  
P. O. BOX 188  
SOUTHAVEN, MS. 38671  
342-1300

[Space Above This Line For Recording Data]

LOAN NUMBER: 2782647  
100  
700310094

ORIGINAL

### DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on MARCH 22, 1999. The grantor is JOHN PEDEN, MARGARET PEDEN ("Borrower"). The trustee is ROWAN H. TAYLOR, JR. ("Trustee"). The beneficiary is CENDANT MORTGAGE 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 NINETY NINE THOUSAND NINE HUNDRED TWENTY AND 00/100 Dollars (U.S. \$ 99,920.00). 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 APRIL 01ST 2029. 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 irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DE SOTO County, Mississippi:

~~BEING/MORE/PARTICULARLY/DESCRIBED/ACCORDING/TO/A/LEGAL/DESCRIPTION/ATTACHED  
HERETO/AND/MADE/A/PART/HEREOF/~~



BEING COMMONLY KNOWN AS 9136 TAHOE COVE, OLIVE BRANCH, MISSISSIPPI, 38654

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: Dorothy A. Hefflin  
DOROTHY A. HEFFLIN

Lot 208, Phase 2, Section "D", PLANTATION LAKES, THE PLANTATION located in Section 22, Township 1 South Range 6 West, City of Olive Branch, Ms. DeSoto County, Mississippi, as per plat recorded in Plat Book 52, Page 23, in the Chancery Clerk's Office of DeSoto County, Mississippi.

which has the address of 9136 TAHOE COVE OLIVE BRANCH Mississippi 38654 ("Property Address");