

Prepared by: Stewart Lender  
Services

Recording Requested By/After  
Recording Return To:

Maude LeBlanc

P O Box 36369

Houston, TX 77236-9903

Job Number: 2322008001

Pool:

Project:

Loan Number: 0039415005

Other Loan#: 1119997604

SLS#:

## ASSIGNMENT OF DEED OF TRUST

STATE OF Mississippi  
COUNTY OF De Soto

KNOW ALL MEN BY THESE PRESENTS:

That PHH Mortgage Services (ASSIGNOR), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by CHARLES A HAYES AND SHERREE L HAYES (Borrower(s)) secured by a DEED OF TRUST of even date therewith from Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of De Soto, State of Mississippi:

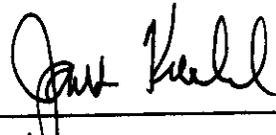
Recording Ref: Recorded on 09/01/2006Book 2555, Page No. 85

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto Mortgage Electronic Registration Systems, Inc ("MERS") ('ASSIGNEE') all beneficial interest in and to title to said DEED OF TRUST, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land:

TO HAVE AND TO HOLD unto said ('ASSIGNEE') said above described DEED OF TRUST and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 1st day of May, 2008.

PHH Mortgage Services

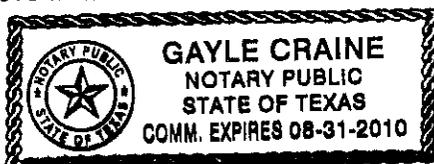
By:   
James Kucherka  
Vice President

THE STATE OF Texas

COUNTY OF Harris

On this the 1st day of May, 2008, before me, Gayle Craine, a Notary Public, appeared James Kucherka to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of PHH Mortgage Services, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said James Kucherka acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Assignee's Address:  
P.O. Box 2026  
Flint, MI 48501-2026

  
Gayle Craine  
Assignor's Address:  
3000 Leadenhall Road, Suite 300, Mail Stop LGL,  
Attention: General Counsel  
Mt. Laurel, NJ 08054

MIN Number: 100020000394150050  
MERS Telephone: 1-888-679-6377



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