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Prepared by and after Recording Return to:)
Name: Business Partner Operations)
Firm/Company: Option One Mortgage)
Address: Corporation)
City, State, Zip: Ada, IL)
Phone: 949-790-3600)
07-04523)
Loan Number:)
0016428534)

Doc#: 0711435086 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/24/2007 09:09 AM Pg: 1 of 3

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ASSIGNMENT OF MORTGAGE

MIN# 1001801 00002013777

Name and Address of Assignor:
Mortgage Electronic Registration Systems, Inc.,
As Nominee for Encore Credit Corp.,
PO Box 2026, Flint, MI 48501-2026

Name and Address of Assignee:
Bank of New York, as Trustee for Encore Credit
Receivables Trust 2005-2
700 Flower Street, 2nd Floor, Los Angeles, CA 90017

FOR VALUE RECEIVED, the receipt and sufficiency of which is hereby acknowledged, the undersigned, Mortgage Electronic Registration Systems, Inc. As Nominee for Encore Credit Corp., , "Assignor", whose address is above, does hereby grant, sell, assign, transfer and convey to Bank of New York, as Trustee for Encore Credit Receivables Trust 2005-2, "Assignee," whose address is above, all interest of the undersigned Assignor in and to the following described mortgage:

Date of Mortgage: April 12, 2005
Executed by (Mortgagor(s)): Roy Fontalvo, An Unmarried Man
To and in favor of (Mortgagee): Mortgage Electronic Registration Systems, Inc.,
As Nominee for Encore Credit Corp.,

Filed of Record: In Book , Page , PIN 26-08-119-040-0000
Document/Inst. No. 0511249194, in the Recorder's Office
of Cook County, Illinois, on 4/22/05 (date).
Property: As described in the Mortgage.

Given: to secure a certain Promissory Note in the amount of \$ 103,500.00
payable to Mortgagee.

Together with the note(s) and obligations therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Mortgage.

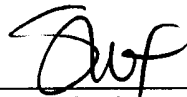
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TO HAVE AND TO HOLD the same unto Assignee and unto its successors and assigns forever, subject only to the terms and conditions of the above-described Mortgage.

Assignor is the present holder of the above-described Mortgage.

IN WITNESS WHEREOF, this assignment was executed by the undersigned Assignor on this the 2nd day of April, 20 07.

Mortgage Electronic Registration Systems, Inc.,
As Nominee for Encore Credit Corp.,



BY: Stephanie Box
TITLE: Assistant Secretary

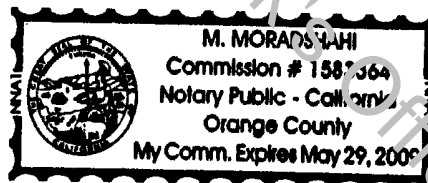
State of California
County of Orange

On April 2, 07 before me, M. Moradshahi, personally appeared, Stephanie Box, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature  (Seal)

M. Moradshahi, Notary Public
My Commission Expires May 29, 2009



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EXHIBIT "A": LEGAL DESCRIPTION

LOT 16 IN BLOCK 4 IN TAYLOR'S THIRD ADDITION TO SOUTH CHICAGO, BEING A SUBDIVISION OF THE SOUTH 693.4 FEET OF THE WEST 1675.43 FEET OF THE NORTHWEST QUARTER OF SECTION 8, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, SOUTH OF THE INDIAN BOUNDARY LINE, IN COOK COUNTY, ILLINOIS.

TAX NO. 26-08-119-040-0000

Commonly known as:

10138 SOUTH AVENUE M
CHICAGO, IL 60617

PIERCE ASSOCIATES
Attorneys for Plaintiff
Thirteenth Floor
1 North Dearborn
Chicago, Illinois 60602
PA0704523

Property of Cook County Clerk's Office