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FOR RECORDER'S USE ONLY
THANK YOU.

Clarks
Office

File #:

0720435525 Page: 2 of 3

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Prepared by and	after Recording Return to:)
Name:	Business Partner Operations)
Firm/Company:	Option One Mortgage Corporation)
Address:	3 Ada)
City, State, Zip:	Irvine, CA 92618	j
Phone:	949-790-3600	ì
)
Loan Number:)
0008891079		Above This Line Reserved For Official Use Only

ASSIGNMENT OF MORTGAGE

MIN# 1001801 0000169085 4

Name and Address of Assignor:

Date of Montages

Mortgage Electronic Registration System 3, 1h 2., 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 2005-1 700 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 Naminee 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 2005-1, "Assignee," whose address is above, all interest of the undersigned Assignor in and to the following described mortgage:

Date of Mortgage:	November 30, 2004		
Executed by (Mortgagor(s)):	Agwu Mong, A Singl	e Man	
		O.c.	
To and in favor of (Mortgagee):	Mortgage Electronic Registration Systems, Inc.,		
	As Nominee for Encore	Credit Corp.,	
		60	
Filed of Record: In Book	, Page	, PIN 16-09-108-010	
Document/Inst. No. 04363080	75, in the F	Recorder's Office	
of Cook Cou	nty, Illinois, on	(date).	
Property: As described in the M	Mortgage.	-	
-			
Given: to secure a certain Promiss	ory Note in the amount	of \$199,500.00	
navable 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.

0720435525 Page: 3 of 3

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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 76 day of April, 20 1.

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

State of California County of Orange

Or Coop (On 10, 20, 20, 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 in the 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.

(Seal)

M. Moradshahi, Notary Public

My Commission Expires May 29, 2009

M. MC R/ IDSIAHI Commission # 15)3364 Notary Public - California Orange County My Comm. Expires May 29, 2009