RECORD AND RETURN TO: CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY MT LAUREL, NJ 08054 COMMT #: 99525 48E466

ASSIGNMENT OF DEED OF TRUST OR MORTGAGE LOAN #: 4074407

NAME : FRANKLIN-JOYNER

STATE OF : AL COUNTY OF: SHELBY

ID:

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

CENDANT RESIDENTIAL MORTGAGE TRUST 1 RODNEY SQUARE, 1ST FLOOR 920 KING STREET WILMINGTON, DE 19801

THAT CERTAIN PROMISSORY NOTE AND DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 98/09/30

AMOUNT: \$307,900.00

ADDRESS: 4037

EXECUTED BY: KELLI M

FRANKLIN-JOYNER

CLERKS FILE OR INSTRUMENT NO: 1998-35316

RECORDED DATE: 0 (6-8-98

BOOK:

VOLUME:

SOMERSET RIDGE

BIRMINGHAM

SHELBY

AL 35201

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 CENDANT MORTGAGE CORPORATION

PAGE:

RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE.

6000 ATRIUM WAY

MT LAUREL, NJ 08054

WITNESSED BY :

DATED: 10/08/98

KAREN KAMMERHOFF

PREPARED BY :

ANGELA HICKMAN 6000 ATRIUM WAY MT LAUREL, NJ 08054 BY JUDGE

LCOUELINE BRYANT ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

MOTARY PUBLIC

ON 10/08/98 , BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF AND JACQUELINE BRYANT CRISSY JUDGE 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 AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

Inst # 1999-28983

TRACY PETERS NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES 07/12/2001

07/09/1999-28983 12:33 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 00.11DOS HIMS

FATIC 200-CB

First American Title Insurance Company

Schedule A, Commitment

COMMITMENT SCHEDULE A

Agent File No.: 120005

1. Effective Date: 09/16/98 at 08:00 AM

2. Policy or Policies to be issued:(a) ALTA Owners Policy (1992)

Proposed Insured:

Keith L. Joyner and Kelli M. Franklin Joyner

(b) ALTA Loan Policy (1992) Proposed Insured: \$307,900.00

Amount

\$397,900.00

Sundant Mortgage, its successors and/or assigns as their interests may appear

3. Title to the fee simple estate or interest in said land is at the effective date hereof vested in:

Robert S. Grant Const., Inc.

- 4. The land referred to in this Commitment is described as follows:
- Lot 1178, according to the Survey of Brook Highland, 11th Sector, Phase II, an Eddleman Community, as recorded in Map Book 22 page 36 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

 Mineral and mining rights excepted.

Cahaba Title, Inc.

1900 INDIAN LAKE DRIVE BIRMINGHAM AL 35244

(Authorized Signatory)