Record and Return to: Prepared by: Toss Lamon Cendant Mortgage Corporation 6000 Atrium Way, P.O. Box 5449

Mt. Laurel, NJ 08054

Loan #: 0003958568 Name: RHAND State of: AL

County of: SHELBY Investor #: 192467231

Min #: 100020000039585686

Agency Pool #:518047

ID #:

Inst # 2000-19546

06/12/2000-19546 09:23 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

11.00 002 NMS

Assignment of Mortgage

Know all men by these presence, that *Cendant Mortgage Corporation, 6000 Atrium Way, Mt. Laurel, NJ 08054, 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:

Mortgage Electronic Registration Systems, Inc. as Nominee for Homeside Lending Inc., its successors and assigns

P.O. Box 2026

Flint, Michigan 48501-2026 Mers Phone: 1-888-679-6377

That Mortgage described as follows:

Mortgage Dated: 09/20/99

Amount: \$148,800.

Executed by:

SHIRLEY A. RHAND

JAMES O. RHAND

Clerks file or instrument no: 1999-39662

Page:

Volume: Book:

Address: LOT 3BARON DRIVE, CHELSEA, AL 35043

Describing land therein described in Mortgage referred to herein & all rights accrued or to accrue under said

Mortgage.

*Formerly Doing Business as PHH Mortgage Services Corporation

Dated: 04/04/2000/

Witnessed by:

Carol Fanelle

Prepared by:

Tina Hendron

*Cendant Mortgage Corporation

6000 Atrium Way Mt. Laurel, NJ 08054 *Cendant Mortgage Corporation

6000 Atrium Way

Recorded Date:

Mt. Laurel, NJ 08054

By:

Melissa Siegel

Assistant Vice President

09/23/99

Karey Brydges

Assistant Secretary

State of New Jersey, County of Burlington,

On 04/04/2000, before me, the undersigned, a notary public in and for said State and County, personally appeared Melissa Siegel and Karey Brydges personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President 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 instrument pursuant to the its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the State and County last aforesaid.

Notary Public

Laurie Muth

Notary Public of New Jersey

My Commission Expires: 7-15-2004

LEGAL DESCRIPTION

Lot 3, according to the Survey of Royal Forest, as recorded in Map Book 14, page 44, Alabama.

Alabama.

Inst # 2000-19546

06/12/2000-19546
09:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NMS 11.00

Inst # 1999-39662

09/23/1999-39662 09:27 AM CERTIFIED