PB#: 15263801606

HFS#: 3048451

MIN#: 100046000030484517

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned,

PROVIDIAN NATIONAL BANK, a Federally Chartered National Bank whose address is 295 Main St., Tilton, NH 03276, (assignor), by these presents does convey, grant, sell, assign, transfer and set over the described mortgage together with the certain note(s) described therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Delaware Corporation, its successors or assigns, as nominee for HOUSEHOLD FINANCIAL SERVICES, a Delaware Corporation, c/o P.O. Box 2026, Flint, MI 48501-2026, (assignee). Said Mortgage made by:

EVELYN R SPENCER & OLLIE D SPENCER

and recorded in Real Property in Mortgage Book , page and/or Doc # 1999-50339 of the records in the office of the Judge of Probate of SHELBY County, Alabama.

(seal)

dated: 07/28/00

PROVIDIAN NATIONAL BANK

By:

KEVIN HOLT VICE PRESIDENT

The State of CALIFORNIA

County of LOS ANGELES I, the undersigned authority, a notary public in and for said County and State, hereby certify that KEVIN HOLT of

whose name as VICE PRESIDENT

PROVIDIAN NATIONAL BANK

a corporation, is signed to foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand this 28th day of July, 2000

M. EASH

Notary Public

My commission expires:03/19/2003

Prepared by:

D.Colon/NTC,101 N. Brand #1800, Glendale, CA 91203 (800)346-9152 When recorded return to:

Nationwide Title Clearing

101 N. Brand #1800 Glendale, CA 91203

PRVA3 EH 225EH

MERS PHONE 1-888-679-MERS

Inst # 2000-31506

09/12/2000-31506 O1:16 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 ooi CJi