

Recording Requested By:

20050329000143100 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
03/29/2005 03:18:21PM FILED/CERT

Return To: **Equity One, Inc.**
301 Lippincott Drive
Suite 100
Marton, NJ 08053

Parcel No.: 28-5-16-2-003-037.000

Loan Number: L04100266

Assignment of Mortgage

For value received, Wilmington Finance, a division of AIG Federal Savings Bank the holder of a Mortgage (herein "Assignor") whose address is 401 Plymouth Road, Suite 400 Plymouth Meeting, PA 19462 does hereby Grant, sell, assign, transfer, and convey, unto

Mortgage Electronic Registration Systems, Inc. its successors and assigns,
PO Box 2026, Flint, Michigan 48501-2026

, a corporation organized and existing under the laws of (herein "assignee"), whose address is

#17
2-519211

, a certain Mortgage dated 11/9/2004, made and executed by : DONALD L. RICHARDS AND LINDA B. RICHARDS, whose address is 224 CAMDEN COVE PARKWAY CALERA, AL 35040, to and in favor of Wilmington Finance, a division of AIG Federal Savings Bank upon the following described property situated in SHELBY County, State of ALABAMA

SEE COMPLETE LEGAL DESCRIPTION DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF,

Such Mortgage having been given to secure a payment of ONE HUNDRED FIFTY-FOUR THOUSAND EIGHT HUNDRED FIFTY AND xxxxxxxxxxxxxxxxxxxxxx 00/100 (\$ 154,850.00)

which Mortgage is of record in Book, Volume, or Liber No. , at page (or as No.) of the records of SHELBY County, State of ALABAMA, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage .

* 200411160000 6295
REC'd 11/16/04

This document prepared by Wilmington Finance, a division of AIG Federal Savings Bank, 401 Plymouth Rd., suite 400, Plymouth Meeting PA 19462

MIN: 1000466 0070059887
MERS Phone (888) 679-6377



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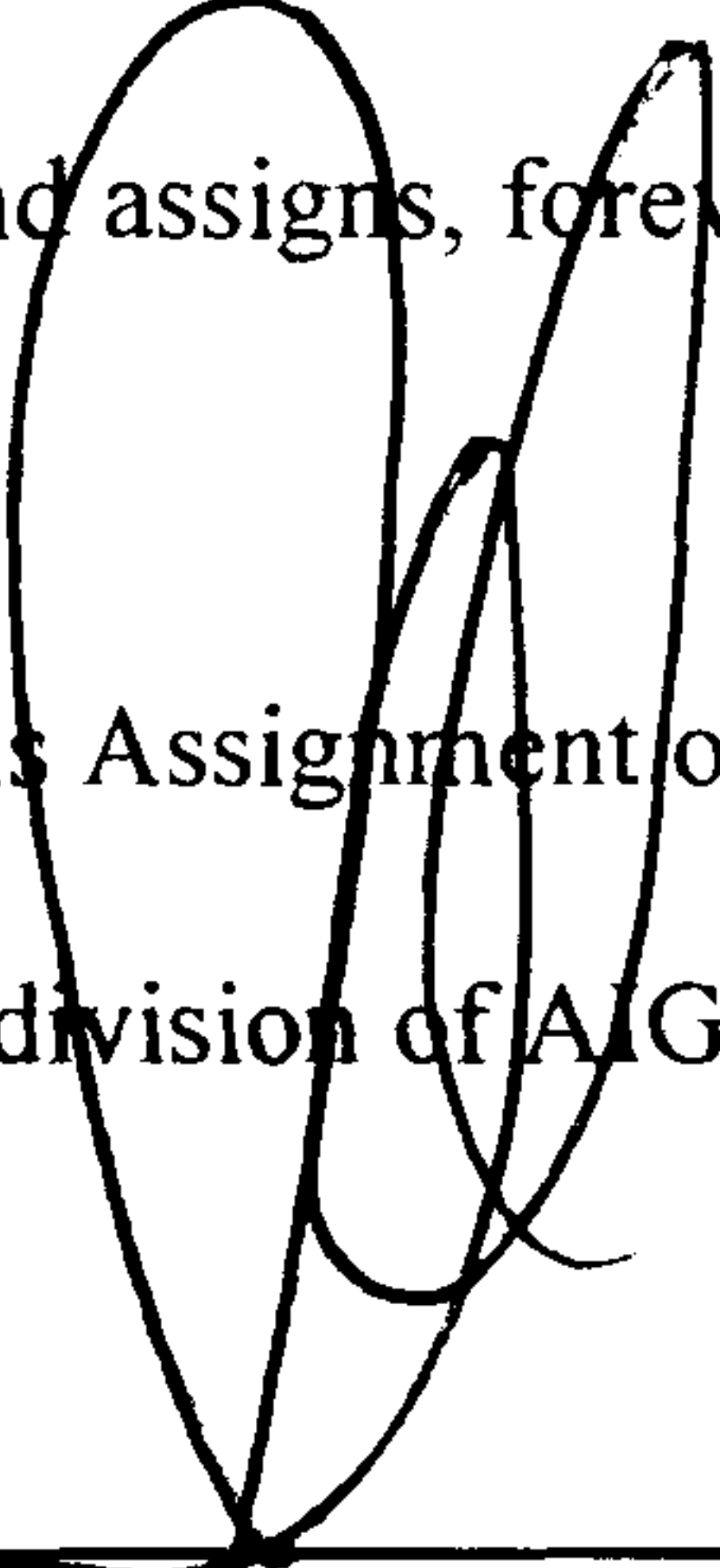
TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage .

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on
11/16/2004

Wilmington Finance, a division of AIG Federal Savings Bank



Witness
Kristin Alexander



(Assignor)
Jonathan P. Herb
Assistant Vice President

Commonwealth/State of Pennsylvania
County of Montgomery

On the 16th day November, 2004 before me, Anthony J. Bompadre, the undersigned officer, personally appeared Jonathan P. Herb who acknowledged himself to be the Assistant Vice President of Wilmington Finance, a division of AIG Federal Savings Bank, a corporation, and that he, as such Assistant Vice President, being authorized to do so, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Assistant Vice President,
In witness whereof I hereunto set my hand and official seal.



COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Anthony J. Bompadre, Notary Public
Phymouth Two, Montgomery County
My Commission Expires Sept. 15, 2008

Member, Pennsylvania Association Of Notaries

11/15/2004 12:05 PM FROM: Fax Jefferson Title Corp TO: +1 (205) 685-8975 PAGE: 002 OF 004



JEFFERSON TITLE



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Revised Binder 11/15/2004

File Number: M73423

SCHEDULE A

Effective Date of This Commitment October 27, 2004 at 08:00AM

Policies to be issued:

Mortgagee Policy

\$154,850.00

Proposed Insured: Wilmington Finance, A Division of A.I.G. F.S.B. and/or their respective successors and assigns, as their interest may appear

Present Owner: Donald L. Richards and Linda B. Richards

Legal description:

Lot 83, according to the Survey Camden Cove Sector 4, as recorded in Map Book 28, Page 128, in the Probate Office of Shelby County, Alabama.

**SCHEDULE B - SECTION I
Requirements**

Showing defects and objections to be removed or eliminated; liens and encumbrances to be satisfied and discharged of record and requirements to be complied with before policy or title insurance can be issued without exception thereto.

Item 1. Proper instrument creating the interest or estate to be insured must be executed and duly filed for record, to-wit:

- a. Execution and recordation, without intervening rights, of a mortgage by the present owner (and spouse, when required by law), to the insured, securing an indebtedness in the sum as shown in Schedule "A" hereof.

Item 2. Full consideration for the interest or estate to be insured must be paid to or for the account of grantors or mortgagors.

Item 3. Furnish satisfactory evidence that there are no outstanding mechanics' or materialmen's liens against the property. (Closer should examine parties carefully, and attach owners' and contractors' affidavits where there has been construction during the statutory period for liens).

Item 4. Payment of all taxes, charges, assessments, levied and assessed against subject property, which are due and payable.

Item 5. If a manufactured home is located or is to be located on subject property and the lender hereunder requires the manufactured home to be insured as part of the realty by issuance of an ALTA 7 Endorsement with the final title policy, we reserve the right to make further requirements and/or exceptions.

NOTE: The title company should be notified of the existence of the manufactured home and of the lender's ALTA 7 Endorsement requirement prior to closing.