RECORD AND RETURN TO: PHH US MORTGAGE CORP. 6000 ATRIUM WAY MT LAUREL, NJ 08054 COMMT #: 94598B

ASSIGNMENT OF DEED OF TRUST OR MORTGAGE LOAN #: 5095823 NAME : O'NEILL STATE OF : AL COUNTY OF: SHIBY

KNOW ALL MEN BY THESE PRESENTS, THAT PHIN US 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:

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF MARCH 1, 1995, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 1995-1

BANKERS TRUST COMPANY OF CA 3 PARK PLAZA IRVINE CA 92714

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

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 94/07/28

AMOUNT: \$247,000.00

EXECUTED BY: JOHN P.

FRANCES A.

O'NEILL O.MEITT

CLERKS FILE OR INSTRUMENT NO: 1994-23843

RECORDED DATE: 940801

BOOK:

ADDRESS: 332

VOLUME:

TURNBERRY ROAD

PAGE:

AL 35244

DESCRIBING LAND THEREIN AS FOLLOWS: BRING COMMONLY KNOWN AS

BIRMINGHAM

TURNBERRY ROAD 332

BIRMINGHAM

SHIBY

AL35244

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TOGETHER WITH THE NOTE THERRIN OR REFERRED TO, THE MONEY DUE AND TO BECOME DUE THEREON WITH INTEREST AND ALL PHH US MORTGAGE CORPORATION RIGHTS ACCRUED ON TO ACCRUE DINDER SAID DEED SETTRUST OR MORTGAGE.

DATED: 03/03/95// WITNESSED BY :

CHRIS CAMPANELLA

ROSE ROBINSON 6000 ATRIUM WAY

PREPARED BY :

MT LAUREL, NJ 08054

MT LAUREL, NJ 08054

6000 ATRIUM WAY

IANNACO

ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

ON 03/03/95 , BEFORE MB, 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 JILL IANNACO LYNN BERNSTEIN SATISFACTORY EVIDENCE TO BE ASST VICE PRES. AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, ON SEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF 175 BOARD OF DIRECTORS. WITNESS MY HAND AND AND OFFICIAL SEAL IN THE STATE AND COUNTY, LAST AFORESAID.

NOTARY PUBLIC

:ASON SCHNIBBE

NCTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES 10/22/1996 94598B

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Inst # 1995-23467

08/25/1995-23467 09:17 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE ODS SNA

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NATIONAL HEADQUARTERS RICHMOND, VIRGINIA

SCHEDULE A - Paragraph 4 Commitment No.: 5798 Continuation

Lot 16, according to the Survey of Heatherwood, 4th Sector, 2nd Addition, as recorded in Map Book 12, Page 79, in the Probate Office of Shelby County, ✓ Alabama.

Minerals and mining rights excepted.