This document prepared by and when recorded, return to:

Record First

Chris Smith Norwest Mortgage Inc. P.O. Box 3658 5325 Spectrum Drive Frederick, MD 21705

Loan Number: 4507044 Service Number: 4507044

Chan:

Pool Number:

Assignment of Mortgage/Deed of Trust

For value received. The Prudential Home Mortgage Company, Inc. Doing Business as PHMC, Inc. and P.H. Mortgage Company, Inc.

hereby sells, assigns and transfers to:

NORWEST MORTGAGE, INC., 5325 SPECTRUM DRIVE FREDERICK, MD. 21703

Its successors and assigns all of its right, title, and interest to a certain Mortgage / Deed of Trust as follows: Execution Date: 2/26/96

Legal Name: MICHAEL L. CLOYD AND WIFE KIMBERLY H. CLOYD

Beneficiary

AMSOUTH BANK OF ALABAMA

County:

SHELBY

State:

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Recording Date: 3/15/96

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Heather Partin Assistant Secretary

> Magorie Armentrout Witnessed by

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Joyce Hamilton Witnessed by

Maureen Hutter

Vice-President

County of Frederick) On This Monday, September 29, 1997 before me the undersigned a Notary Public of the state of Maryland. personally appeared Maureen Hutter and Heather Partin, respectively to me personally known, who being duly sworn, did say that they are a(n) Vice-President and Assistant Secretary Respectively, of The Prudential Home Mortgage Company, Inc. and that the seal affixed to the foregoing instrument is the corporate seal of said corporation by authority of its Board of Directors and the said Maureen Hutter and Heather Partin acknowledged the execution of said instrument to be the voluntary act and deed of The Prudential Home Mortgage Company. Inc. by it voluntary done and executed. Witnessed by my hand and notarial seal the day and last year above 4 Curant Ma written.

NOTARY PUBLIC

MY COMMISSION EXPIRES 8/14/99