

03/26/1999-12662
08:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

LOAN NO. 981032804 [139365168 FHLMC]

PREPARED BY ASSETLINK
PROCESS SERVICES
WHEN RECODED MAIL TO:
AssetLink Process Services
620 S. Woodruff Ave.
Idaho Falls, ID 83401

FOR VALUE RECEIVED, FLAGSTAR BANK, FSB A FEDERALLY CHARTERED SAVINGS BANK, A MICHIGAN CORPORATION

located at 2600 TELEGRAPH ROAD, BLOOMFIELD HILLS, MI 48302

hereby sells, assigns, transfers and sets over upon it to: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., P.O. BOX 2026, FLINT, MI 48501-2026, A DELAWARE CORPORATION

as Assignee, its successors, representatives and assigns, all its rights, title and interest in and to a certain Mortgage (or Deed to Secure Debt) executed by **MICHAEL KEITH WATKINS, UNMARRIED MAN**

to SOUTHERN CAPITAL RESOURCES, INC.

dated FEBRUARY 12, 1998 and recorded in Book No. _____ at Page _____
Card No. 1998-05946 or, Fiche or Roll _____ and Frame _____ in the office
of the Judge of Probate, SHELBY County, Alabama.

The Assignor herein specifically transfers, sells, conveys, and assigns to the above Assignee, its successors, representatives, and assigns, the aforesaid Mortgage, the property described therein, the indebtedness secured thereby together with all the powers, options, privileges, and immunities therein contained.



Loan No.

MIN# 100026600036253081 MERS VRU PHONE #: 1-888-679-6377

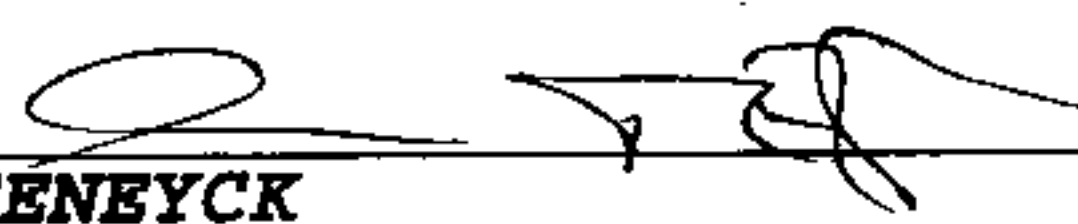
J=FS780A.S.00199

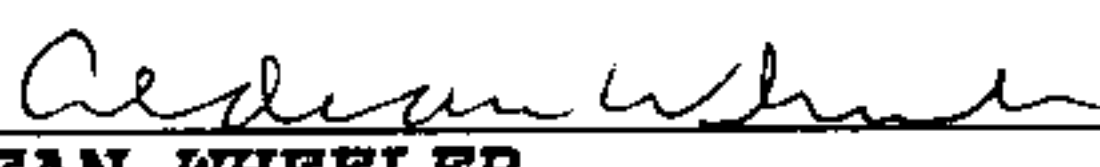
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The Assignor herein has this day does and assigned to the assignee herein the note secured by this mortgage and this transfer is made to secure the Assignee its successors, representatives and assigns, in the payment of said note.

The Witness Whereof, the Assignor has hereunto set its hand this 12th day of MARCH, 1999, but effective the 16th day of MARCH 1999.

**FLAGSTAR BANK, FSB A FEDERALLY CHARTERED SAVINGS BANK
FORMERLY KNOWN AS FIRST SECURITY SAVINGS BANK, FSB A FEDERALLY
CHARTERED SAVINGS BANK**

By 
CARLA TENEYCK
VICE PRESIDENT

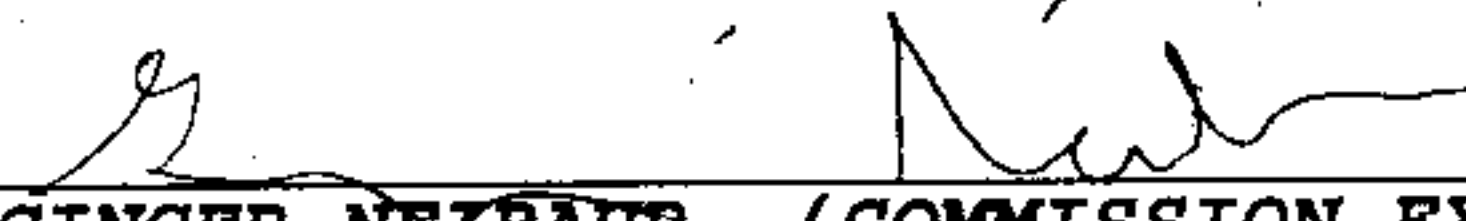
By 
ALDEAN WHEELER
SECRETARY # 1999-12662

Signed and delivered
in the presence of:

STATE OF IDAHO)
COUNTY OF JEFFERSON) SS

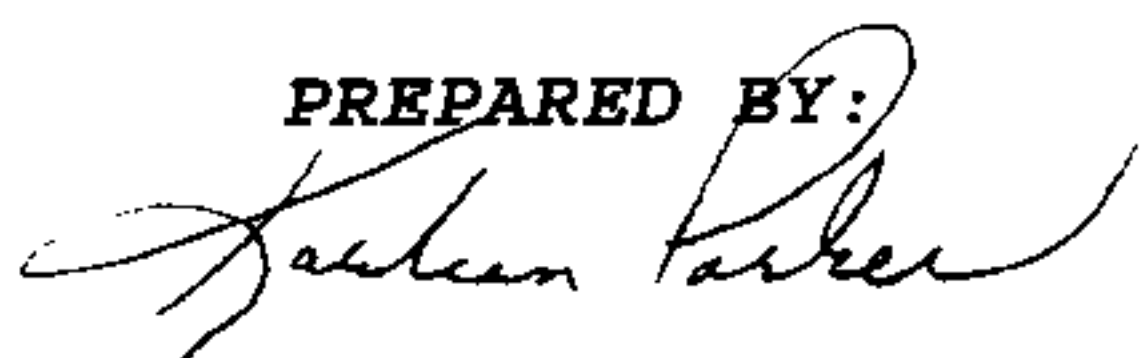
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On MARCH 12, 1999 before me GINGER NEIBAUR
personally appeared CARLA TENEYCK and
ALDEAN WHEELER personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s)
who executed the within instrument as VICE PRESIDENT
and SECRETARY and acknowledged to me the
corporation executed it.


GINGER NEIBAUR (COMMISSION EXP. 06-22-04)
NOTARY PUBLIC

GINGER NEIBAUR
☆ NOTARY PUBLIC ☆
STATE OF IDAHO

PREPARED BY:


KARLEEN PARKER
620 SOUTH WOODRUFF AVE
IDAHO FALLS, ID 83401