STATE OF ALABAMA

JEFFERSON COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned, PHOENIX FUNDING, a division of Security Mutual Financial Services, Inc., hereby transfers, assigns and conveys to that certain Mortgage dated August 25, 1998 from Eugene S. Ruggerio and Dorothy J. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, a division of Security Mutual Financial Services, Inc. Ruggerio to Phoenix Funding, Inc. Ruggerio t

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 25th day of September, 1998. (NST. # 1998-37505)

PHOENIX FUNDING, a division of Security Mutual Financial Services, Inc.

BY: / No Ziller

THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE, C/O RESIDENTIAL FUNDING CORPORATION, 1301 Office Center Drive, #200, Fort Washington, PA 19034

STATE OF ALABAMA

JEFFERSON COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

Personally appeared before me the undersigned authority in and for the above styled jurisdiction, the within named David L. Molde who acknowledged that he/she is Sr. Vice President of PHOENIX FUNDING, a division of Security Mutual Financial Services, Inc., a corporation, and that he/she signed and delivered the foregoing instrument and affixed the corporate seal of said corporation, after being duly authorized so to act.

Given under my hand and official seal of office this 25th day of September, 1998.

Notary Rublic

My Commission Expires:

THIS INSTRUMENT PREPARED BY: Sherry Jeffries PHOENIX FUNDING, a division of Security Mutual Financial Services, Inc. 2340 Woodcrest Place, Suite 250 Birmingham, AL. 35209 (205) 871-3666

After Recording Return To:

PEELLE MANAGEMENT CORPORATION ASSIGNMENT JOB #90603 P.O. BOX 1710 CAMPBELL, CA 95009-1710 1-408-866-6868 Inst # 1999-19788

D5/11/1999-19788

11/42 AM CERTIFIED

11/842 AM CERTIFIED