AFTER RECORDING MAIL TO: Corporate Operation Administration Final Documentation P.O. Box 204 Grand Rapids, MI 49502-0476

Prepared By: Tonya M. Adams - Loan Del Old Kent Mortgage Company 4420 - 44th Street SE, Suite B Grand Rapids, MI 49512-4011

Loan Number: 1236740 -----{Space Above This Line For Recording Data}-----

ASSIGNMENT OF MORTGAGE BY A CORPORATION

KNOW ALL MEN BY THESE PRESENTS: That Mortgage Electronic Registration Systems, Inc., organized and existing under and by virtue of the laws of the United States of America, and having its office and principal place of business in the County of Kent and the State of Michigan, party of the first part, for the value received, does hereby assign to 225 Franklin Street -MCO State Street Bank and Trust Company, as Custodian/Trustee

Boston, MA 02110 party of the second part, its successors and assigns, that certain indenture of mortgage dated the 23rd day of March, 1999, made by SCOTT D SCHRAM AND RUTH ELAINE SCHRAM, HUSBAND AND WIFE

The payment of one promissory note therein described, for the sum of \$304,000 dollars, and all right, title and interest in and to the premises situated in the County of SHELBY and the State of ALABAMA, and described in the said mortgage as follows, to wit:

413 DOVECOTE CIRCLE Jrest # 1999 - 13951 BIRMINGHAM, AL 35244 which said mortgage is recorded in the Office of the Recorder of SHELBY County in the State of ALABAMA, on 4/0/99 _, Page # in Volume # together with the said note therein described, and the money due or to become due theron, with interest at the rate specified in said note.

TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever; subject only of the provisions in the said indenture of mortgage contained.

IN WITNESS WHEREOF, Whe party of the first part has caused this instrument to be executed in its name by William C. Hawley, Assistant Secretary of MERS of this 3rd day of May, 1999

By: William C// Hawley, Assistant Secretary of MERS

STATE OF MICHIGAN COUNTY OF KENT (/) I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that William C. Hawley, Assistant Secretary of Mortgage Electronic Registration Systems, Inc. personally known to me to be the same person whose name is subscribed in the foregoing instrument as such officer, appeared before me this day in person acknowledged that s/he signed and delivered the said instrument as their free and voluntary act of said Corporation, for the uses purposes therein set forth.

Given under my hand this 3rd day of May, 1999

Roy L/ Prickweiler, a Notary Public in Kent County State(of Michigan. My Commission Expires Sept. 12th, 2002

HAR.C

Inst # 1999-28195

07/06/1999-28195 01:40 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 001 MMS