

RECORD AND RETURN TO:
CENDANT MORTGAGE CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054
COMMT #: 99525 98E46F
ID: [REDACTED]

ASSIGNMENT OF DEED
OF TRUST OR MORTGAGE

LOAN #: 4074407
NAME : FRANKLIN-JOYNER
STATE OF : AL
COUNTY OF: SHELBY

KNOW ALL MEN BY THESE PRESENTS, THAT CENDANT 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:

CENDANT RESIDENTIAL MORTGAGE TRUST
1 RODNEY SQUARE, 1ST FLOOR
920 KING STREET
WILMINGTON, DE 19801

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

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 98/09/30

AMOUNT: \$307,900.00

EXECUTED BY: KELLI M

FRANKLIN-JOYNER

CLERKS FILE OR INSTRUMENT NO: 1998-39316

RECORDED DATE: 010-8-98

BOOK:

VOLUME:

PAGE:

ADDRESS: 4037

SOMERSET RIDGE

BIRMINGHAM

SHELBY

AL 35201

DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN.

TOGETHER WITH THE NOTE THEREIN OR REFERRED TO, THE MONEY DUE AND TO BECOME DUE THEREON WITH INTEREST AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE.

DATED: 10/08/98

WITNESSED BY:

KAREN KAMMERHOFF

PREPARED BY:

ANGELA HICKMAN

6000 ATRIUM WAY

MT LAUREL, NJ 08054

CENDANT MORTGAGE CORPORATION
6000 ATRIUM WAY
MT LAUREL, NJ 08054

BY:

CRISSEY JUDGE

ASSISTANT VICE-PRESIDENT

BY:

JACQUELINE BRYANT

ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

ON 10/08/98, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED CRISSEY JUDGE AND JACQUELINE BRYANT PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE ASST VICE PRES. AND ASSISTANT SECRETARY OF THE CORPORATION THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE WITHIN INSTRUMENT PURSUANT TO ITS BY-LAWS OR RESOLUTION OF ITS BOARD OF DIRECTORS. WITNESS MY HAND AND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST AFORESAID.

NOTARY PUBLIC

Inst # 1999-28983

TRACY PETERS
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 07/12/2001

07/09/1999-28983
12:33 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 HWS 11.00

FATIC 200-CB

Schedule A, Commitment

First American Title Insurance Company

COMMITMENT

SCHEDULE A

Agent File No.: 120005

1. Effective Date: 09/16/98 at 08:00 AM

2. Policy or Policies to be issued:

(a) ALTA Owners Policy (1992)
Proposed Insured:

Amount

\$397,900.00

Keith L. Joyner and Kelli M. Franklin Joyner

(b) ALTA Loan Policy (1992)
Proposed Insured:

\$307,900.00

Sundant Mortgage, its successors and/or assigns as their interests may appear

3. Title to the fee simple estate or interest in said land is at the effective date hereof vested in:

Robert S. Grant Const., Inc.

4. The land referred to in this Commitment is described as follows:

Lot 1178, according to the Survey of Brook Highland, 11th Sector, Phase II, an Eddleman Community, as recorded in Map Book 22 page 36 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

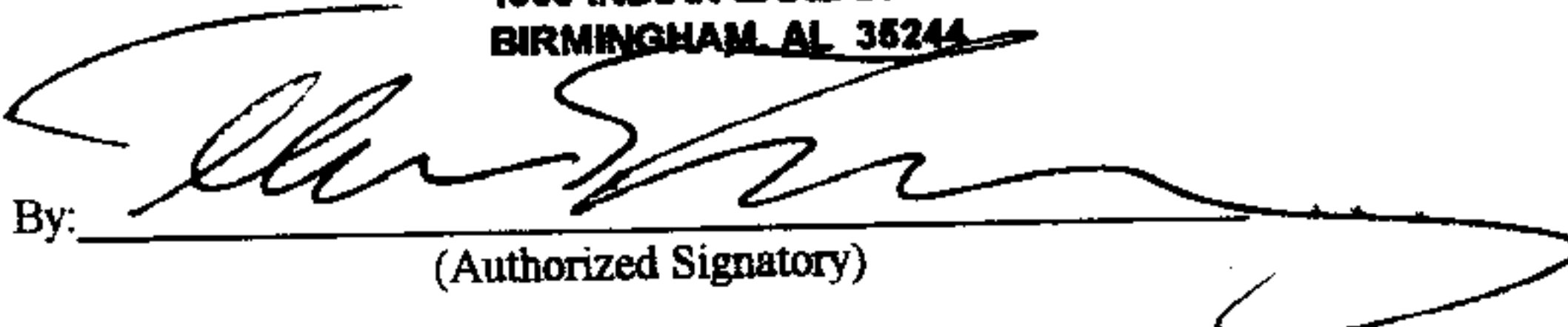
Mineral and mining rights excepted.

Inst # 1999-28983

07/09/1999-28983
12:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00
002 MMS

Cahaba Title, Inc.

1900 INDIAN LAKE DRIVE
BIRMINGHAM, AL 35244

By: 

(Authorized Signatory)