RECORD AND RETURN TO: CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, PO BOX 5451 MT LAUREL, NJ 08054 AGENCY POOL#: C90246 ID: 350112094

ASSIGNMENT OF DEED OF TRUST OR MORTGAGE LOAN #: 0349548 NAME : GARRETT STATE OF : AL

COUNTY OF: SHELBY HOMESIDE #: 110495728

MIN #:

100020000003495482

KNOW ALL MEN BY THESE PRESENTS, THAT * CENDANT MORTGAGE CORPORATION 6000 ATRIUM WAY, MT LAUREL, NJ 08054 A NEW JERSEY, CORPORATION EXISTING UNDER THE LAWS OF THE STATE OF NEW JERSEY, FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

P.O. BOX 2026

FLINT, MICHIGAN 48501-2026 MERS PHONE: 1-888-679-6377

THAT DEED OF TRUST OR MORTGAGE DESCRIBED AS FOLLOWS:

DEED OF TRUST OR MORTGAGE DATED: 98/11/18

AMOUNT: \$153,650.00

EXECUTED BY: JOHN C.

LINDA

GARRETT

OAKS GARRETT

CLERKS FILE OR INSTRUMENT NO: 1998-47653

RECORDED DATE: 981201

BOOK:

VOLUME:

PAGE:

SHELBY AL 35242

BIRMINGHAM CANNOCK DRIVE ADDRESS: 3925 DESCRIBING LAND THEREIN AS DESCRIBED IN DEED OF TRUST/MORTGAGE REFERRED TO HEREIN, AND ALL RIGHTS ACCRUED OR TO ACCRUE UNDER SAID DEED OF TRUST OR MORTGAGE

- * FORMERLY DOING BUSINESS AS US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH US MORTGAGE CORPORATION
- * FORMERLY DOING BUSINESS AS PHH MORTGAGE SERVICES CORPORATION

DATED: 06/10/99 -WITNESSED BY :_

TIMEKA BENSON

PREPARED BY :

STACI WILLMANS 6000 ATRZUM WAY MT LAUREL, NJ 08054 *CENDANT MORTGAGE CORPORATION

6000 ATRIUM WAY

MT LAUREL, NJ 0805

BY:

LINDA BELSITO

ASSISTANT VICE-PRESIDENT

KARY BRYDGES

ASSISTANT SECRETARY

STATE OF NEW JERSEY, COUNTY OF BURLINGTON ON 06/10/99 , BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF AND KARY BRYDGES LINDA BELSITO 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

FAITH A. EVANS

NOTARY PUBLIC OF NEW JERSEY

Inst # 1999-31045 COMMISSION EXPIRES 4/21/2003

07/26/1999-31045 O1:01 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

DOS HAR

11.00

Inst + 1998-47653

12/01/1998-47653 02:56 PK CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

005_ CRH 250.05

[Space Above This Line For Recording Data]

ORIGINAL

LOAN NUMBER: 0349548 120 350112094

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 18TH, 1998. The grantor is JOHN C. GARRETT ("Borrower"). This Security Instrument is given to CENDANT MORTGAGE CORPORATION, which is organized and existing under the laws of NEW JERSEY, and whose address is 6000 ATRIUM WAY MT. LAUREL NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED FIFTY THREE THOUSAND SIX HUNDRED FIFTY AND 00/100 Dollars (U.S. \$153,650.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on DECEMBER 01ST 2018. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and secures to Lender: (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in TELEMENTS County, Alabamas successors and assigns, with power of sale, the following described property located in TELEMENTS County, Alabamas

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

Ox Ka thronson -axil

BEING COMMONLY KNOWN AS 3925 CANNOCK DRIVE, BIRMINGHAM, AL 35242

BEING THE SAME PREMISES CONVEYED TO John C. Garrett

BY DEED DATED 3-31-93 AND RECORDED IN THE Shelby
OFFICE IN DEED BOOK 1993 PAGE 19537. THIS IS A FIRST AND PARAMOUNT MORTGAGE
LIEN ON THE ABOVE DESCRIBED PREMISES.

PREPARED BY: DONNA HYMSON

*** HUSBAND AND WIFE

Lot 176, according to the Survey of Brook Highlands, an Eddleman Community, 6th Sector, 1st Phase, as recorded in Map Book 14, Page 83 A & B, in the Probate Office of Shelby County, Alabama.

Inst # 1999-31045

O7/26/1999-31045
O1:01 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 11.00