

DISCLAIMER OF ASSIGNMENT

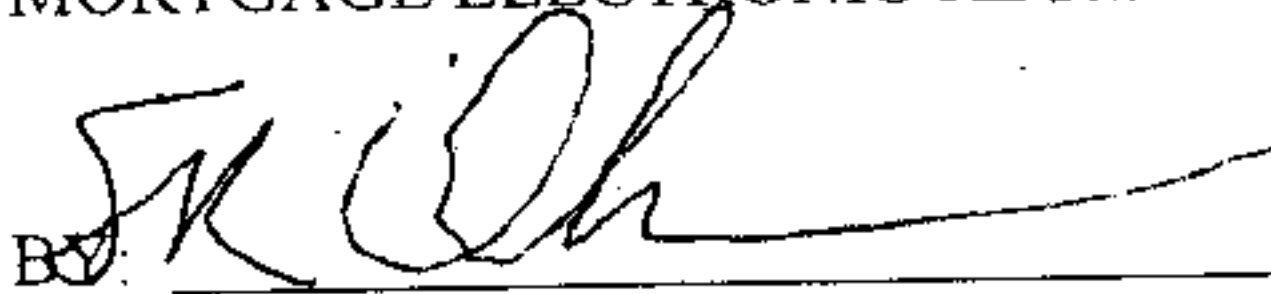
RECORD AND RETURN TO:
FLAGSTAR BANK, FSB
2600 TELEGRAPH RD. STE 100
BLOOMFIELD HILLS, MI 48302
PREPARED BY: SHEILA OLSON 3-540

LOAN NO: 970060803

KNOW ALL MEN BY THESE PRESENTS, THAT AN ASSIGNMENT OF MORTGAGE DATED 03/16/99 : MORTGAGE RECORDED IN INSTRUMENT NO. 1997-40714 ; IN THE INTEREST OF **THOMAS R. COX, JR. AND KAREN G. COX, HUSBAND AND WIFE**; FROM FLAGSTAR BANK, FSB, formerly known as FIRST SECURITY SAVINGS BANK, FSB, PARTY OF THE FIRST PART TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. , PARTY OF THE SECOND PART, ASSIGNMENT OF MORTGAGE RECORDED ON THE DATE OF 03/25/99 IN INSTRUMENT NO. 1999-12613 IN THE RECORDS OF **SHELBY** COUNTY, STATE OF **ALABAMA** IS HEREBY VOIDED IN AS MUCH AS SAID ASSIGNMENT WAS ERRONEOUSLY RECORDED AND THE MORTGAGE SPECIFIED THEREON WAS NOT INTENDED TO BE ASSIGNED OR TRANSFERRED OF RECORD, THE PARTY OF THE SECOND PART NEVER HAVING AN INTEREST IN THE SECURITY INSTRUMENT. THIS DISCLAIMER SHOULD IN NO WAY AFFECT THE LIEN CREATED BY THE MORTGAGE.

IN WITNESS WHEREOF, THE PARTY OF THE SECOND PART HAS CAUSED THIS DOCUMENT TO BE EXECUTED IN ITS NAME BY ITS PROPER OFFICER THEREUNTO DULY AUTHORIZED, THIS 20th DAY OF AUGUST 1999 .

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.


BY: _____

PRINTED NAME S. K. OLSON

TITLE: ASSISTANT SECRETARY

Inst # 1999-38356

09/13/1999-38356
11:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00
002 HWS

WITNESSES:

BY:

PRINTED NAME: SYNTHIA HUMPHREY

BY:

PRINTED NAME: FRANN NOBLES

STATE OF: IOWA

COUNTY OF: POLK

THIS FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME THIS 20th DAY
OF AUGUST, 1999 BY S. K. OLSON, ASSISTANT SECRETARY
ON BEHALF OF SAID MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



Claire Sporer

CLAIRE SPORER
A NOTARY IN POLK COUNTY
MY COMMISSION EXPIRES 02/23/01

Inst # 1999-38356

09/13/1999-38356
11:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NKS 11.00