

HFC#: 2264315
MBNA#: 9100131896

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **MBNA CONSUMER SERVICES, INC.**, a Delaware Corporation, whose address is 1100 N. King St., Wilmington, DE 19884, (assignor), by these presents does convey, grant, sell, assign, transfer and set over the described mortgage together with the certain note(s) described therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, a Delaware Corporation, its successors or assigns, as nominee for **HOUSEHOLD FINANCE CORPORATION**, its successors or assigns, P.O. Box 2026, Flint, MI 48501-2026, (assignee).

Said Mortgage made by:

DAVID E BERNEY SR AND JOYCE C BERNEY

and recorded in Real Property in Mortgage Book n/a, page n/a and/or Doc # 1996-42623 of the records in the office of the Judge of Probate of SHELBY County, Alabama.

dated: 11/18/99

MBNA CONSUMER SERVICES, INC.

(seal)

By: 

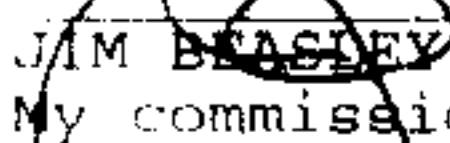
ELSA MCKINNON
VICE PRESIDENT



The State of CALIFORNIA
County of LOS ANGELES

I, the undersigned authority, a notary public in and for said County and State, hereby certify that **ELSA MCKINNON** whose name as **VICE PRESIDENT** of **MBNA CONSUMER SERVICES, INC.**

a corporation, is signed to foregoing conveyance and who is known to me; acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand this 18th day of November, 1999

 Notary Public
My commission expires: 02/26/2003



Prepared by:

D.Colon/NTC, 101 N. Brand #1800, Glendale, CA 91203 (800) 346-9152

When recorded return to:

Nationwide Title Clearing

101 N. Brand #1800

Glendale, CA 91203



MBAS9 SD 81SD

MIN 10004600022643153

MERS PHONE 1-888-679-MERS

Inst # 1999-51440

12/21/1999-51440
10:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HHS 0.50