

Record and Return to:  
Prepared by: Toss Lamon  
Cendant Mortgage Corporation  
6000 Atrium Way, P.O. Box 5449  
Mt. Laurel, NJ 08054

Loan #: 6079800  
Name: JAMES A HUDGINS  
State of: AL  
County of: SHELBY

Inst # 2000-02956

01/31/2000-02956  
09:14 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
11.00  
DDE NMS

### Assignment of Mortgage

Know all men by these presence, that \*Cendant Mortgage Corporation, 6000 Atrium Way, Mt. Laurel, NJ 08054, 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:

Pentagon Federal Credit Union  
1001 N. Fairfax Street  
Alexandria, Virginia 22314

That certain Promissory Note and Deed of Trust described as follows:

Note and Deed of Trust Dated: 06/09/1995

Amount: \$112,950.00 Executed by: JAMES A HUDGINS

Clerks file or instrument no: 1995-15538

Recorded Date: 06/14/1995

Book: Volume: Page:

Address: 109 IVY CIRCLE, PELHAM, AL 35124

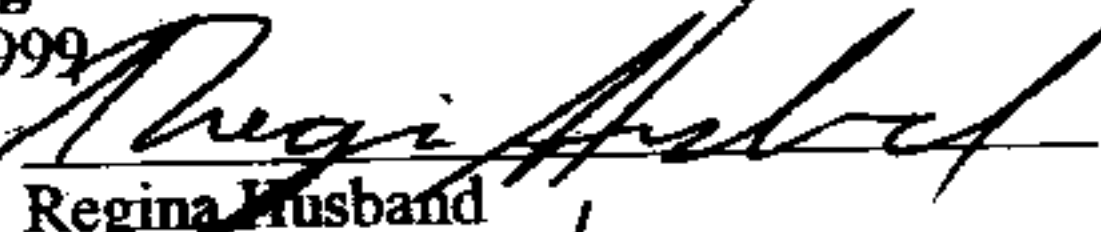
Together with the Note therein or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Mortgage.

\*Formerly Doing Business as PHH US Mortgage Corporation

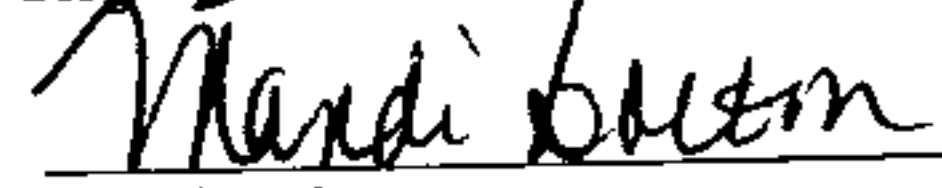
\*Formerly Doing Business as PHH Mortgage Services Corporation

Dated: 12/29/1999

Witnessed by:

  
Regina Husband

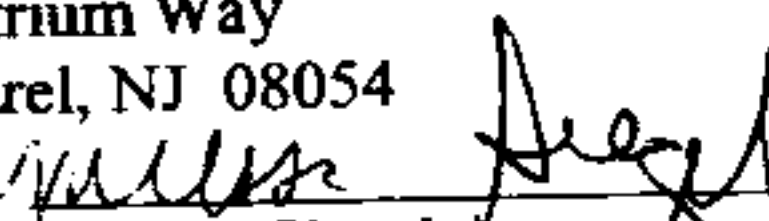
Prepared by:


  
Mandi Bolton  
\*Cendant Mortgage Corporation  
6000 Atrium Way  
Mt. Laurel, NJ 08054

\*Cendant Mortgage Corporation

6000 Atrium Way  
Mt. Laurel, NJ 08054

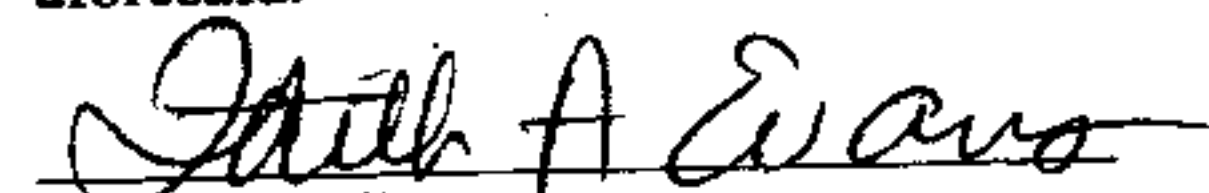
By:

  
Melissa Siegel  
Assistant Vice President

  
Karey Brydges  
Assistant Secretary

State of New Jersey, County of Burlington,

On 12/29/1999, before me, the undersigned, a notary public in and for said State and County, personally appeared Melissa Siegel and Karey Brydges personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President 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 instrument pursuant to the its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the State and County last aforesaid.

  
Notary Public

Faith A. Evans  
Notary Public of New Jersey  
My Commission Expires: 4/21/2003

6079800

Legal Description

Lot 79, according to the Survey of Ivy Brook Phase Two, First Addition,  
as recorded in Map Book 19, page 35, in the Probate Office of Shelby  
County, Alabama.

Inst # 1995-15538

06/14/1995-15538  
11:21 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
006 MCB 190.50

Inst # 2000-02956

01/31/2000-02956  
09:14 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 HHS 11.00