Inst # 2001-21473

05/29/2001-21473 10:27 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 14.00 002 DLH

RECORD AND RETURN TO: CENDANT MORTGAGE CORPORATION 3000 LEADENHALL ROAD P.O. BOX 5449 , MT. LAUREL NJ 08054 SECURITY #: NC-2001-0003N ID: 39-125052-RI

ASSIGNMENT OF DEED OF TRUST OR MORTGAGE

LOAN #: 0013854898 NAME: Franklin

STATE OF: AL COUNTY OF: SHELBY

Record this 2nd

KNOW ALL MEN BY THESE PRESENTS, THAT BISHOPS GATE RESIDENTIAL MORTGAGE TRUST, 1RODNEY SQUARE, 1ST FLOOR, 920 KING STREET, WILMINGTON, DE, 19801, A STATUTORY BUSINESS TRUST EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE FOR VALUABLE CONSIDERATION, THE RECEIPT OF WHICH HEREBY ACKNOWLEDGED, DOES HEREBY GRANT, BARGAIN, SELL, ASSIGN AND TRANSFER TO: BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND

SERVICING AGREEMENT DATED AS OF MARCH 1, 2001

MORTGAGE PASS-THROUGH CERTIFICATES SERIES CD 2001-03

101 BARCLAY STREET, 12E

NEW YORK, NY 10286

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

NOTE AND DEED OF TRUST OR MORTGAGE DATED: 12/20/2000

AMOUNT: 333,600.00

EXECUTED BY: Roland M Franklin

Nancy M Franklin

CLERKS FILE OR INSTRUMENT NO: 2000-45431

RECORDED DATE:

12/29/2000

BOOK:

TRUMBETTI

VOLUME:

ADDRESS:

PAGE:

1419 Highland Lakes Trail, BIRMINGHAM, AL 35242

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: 03/12/2001

1RODNEY SQUARE, 1ST FLOOR 920 KING STREET

WILMINGTON, APR 1980

WITNESSED BY:

BY:

MICHEULE KRAUSE ASSISTANT VICE-PRESIDENT

BISHOPS GATE RESIDENTIAL MORTGAGE TRUST

CENDANT MORTGAGE CORPORATION, ADMIN. AGENT

This Document PREPARED BY:

> JOANNA DONOFRIO 3000 Leadenhail Rd

BY:

ROB MARTIN

ASSISTANT SECRETARY

CENDANT MORTGAGE CORPORATION,

STATE OF NEW JERSEY, COUNTY OF BURLINGTON, ADMIN. ACENT

ON 03/12/2001, BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE AND COUNTY, PERSONALLY APPEARED MICHELLE KRAUSE AND ROB MARTIN PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE ASST VICE PRES. AND ASSISTANT SECRETARY OF THE ADMINISTRATIVE AGENT OF THE TRUST THAT EXECUTED THE WITHIN INSTRUMENT, ON BEHALF OF THE TRUST THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH TRUST EXECUTED THE WITEIN INSTRUMENT PURSUANT TO ITS LEGAL AUTHORITY. WITNESS MY HAND AND OFFICIAL SEAL IN THE STATE AND COUNTY LAST

AFORESAID.

NOTARY/ PUBLIC

RAPHAEL O. TYSON NOTARY PUBLIC OF NEW JERSEY

MY COMMISSION EXPIRES 03/02/2004 RT

RAPHAEL O. TYSON NOTARY PUBLIC OF NEW JERSEY My Commission Expires Mar. 02, 2004

Exhibit "A"

Lot 364, according to the Amended Map of Highland Lakes, 3rd Sector, Phase 1, as recorded in Map Book 21, Page 124, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with non-exclusive easement to use the private roadways, common areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions, and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded as Instrument #1996-17544, in the Probate Office of Shelby County, Alabama, (which, together with all amendments there, is hereinafter collectively referred to as, the "Declaration").