## ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned,

MERRILL LYNCH CREDIT CORPORATION, a Delaware Corporation,

whose address is 4802 Deer Lake Drive East,

Jacksonville, FL 32246, (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

CENDANT MORTGAGE CORPORATION

a New Jersey Corp., located at 3000 Leadenhall Rd, Mail Stop DC, Mt. Laurel, NY 08054, its successors or assigns, (assignee). Said Mortgage made by:

CHARLES M RAY AND TWILA W RAY

and recorded in Real Property in Mortgage Book , page and/or Doc # 1996-21051 of the records in the office of the Judge of Probate of SHELBY County, Alabama.

dated: 08/24/01

MERRILL LYNCH CREDIT CORPORATION

(seal)

By:

Connie Ray Author/zed Signatory

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 Connie Ray of

whose name as Authorized Signatory

MERRILL LYNCH CREDIT CORPORATION

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 24th day of August, 2001

M. Carlbert

Notary Public

My commission expires:06/30/2004

Document 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

MLCAS MP 295MP

