THIS DOCUMENT PREPARED BY:

Janet Larkin, President Emerald Mortgagee Assistance Company 1099 18th Street, Suite 2300 Denver, CO 80202

Record & Return to:

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--SEND ANY NOTICES TO ASSIGNEE--

XRF0540-002-0387 0403257173 100023810001633927 VRU# 1-888-679-6377 11/06/2001-47814 08:26 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

ASSIGNMENT OF MORTGAGE OR DEED OF TRUST OR SECURITY DEED

Date of Assignment: 01/31/01

Assignee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Address:

PO BOX 2026

FLINT, MICHIGAN 48501-2026

Assignor:

FLEET NATIONAL BANK

Address:

50 JORDAN STREET

EAST PROVIDENCE, RHODE ISLAND 02914

Mortgagor/Grantor: KENDRALYN D. CROWDER, AN UNMARRIED WOMAN

Date of Mortgage/Deed of Trust/Security Deed: 01/31/01

Recording Date of Mortgage/Deed of Trust/Security Deed: 02/07/01

County of Recording: Shelby, ALABAMA

Instrument No.: I#200104364

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of ONE AND NO/100ths DOLLARS and other good and valuable consideration, paid to the above named assignor, the receipt and sufficiency of which is hereby acknowledged, the said assignor hereby assigns unto the above named assignee, the said Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), together with the Note or Notes or other evidence of indebtedness (the "Note"), said Note having an original principal sum of \$ 113,715.00, together with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said assignor hereby grants and conveys unto the said Assignee, the assignor's beneficial interest under the Security Instrument.

TO HAVE AND TO HOLD the said Security Instrument and Note, and also the said property unto the said assignee forever, subject to the terms contained in said Security Instrument and Note.

IN WITNESS WHEREOF, the assignor has executed these presents the day and year first above written.

FLEET NATIONAL BANK

By:

BETH VERMEULEN VICE PRESIDENT





THIS DOCUMENT PREPARED BY:
Janet Larkin, President
Emerald Mortgagee Assistance Company
1099 18th Street, Suite 2300
Denver, CO 80202

RECORD AND RETURN TO:
Emerald Mortgagee Assistance Company
1099 18th Street, Suite 2300
Denver, Colorado 80202
--SEND ANY NOTICES TO ASSIGNEE--

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ACKNOWLEDGEMENT

State of COLORADO, DENVER County

ss:

The foregoing instrument was acknowledged before me this 26th day of SEPTEMBER, 2001, by BETH VERMEULEN as VICE PRESIDENT of FLEET NATIONAL BANK who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

12/26/04

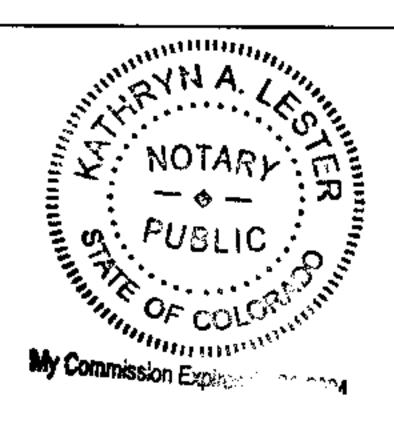
Date Commission Expires:

Notary Public:

KATHRYN A LESTER

1099 18TH STREET, SUITE 2300, DENVER, COLORADO 80202

Notary Address



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