RECORDING REQUESTED BY/ PREPARED BY/AFTER RECORDING RETURN TO:

SMI/Attn. Sherry Doza P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263 Inst # 2002-01484

01/08/2002-01484 03:42 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 11.00

Pool: 546350

Loan Number: 0009373820 GMAC Number: 307049288

875_2101

(Space Above this Line For Recorder's Use Only)

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ASSIGNMENT of MORTGAGE

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

That CHARTER ONE MORTGAGE CORP. ('Assignor'), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by JOHN C HIGDON and LINDA M HIGDON ('Borrower(s)') secured by a Mortgage of even date therewith executed by Borrower(s) for the benefit of the holder of the said note, which was recorded on the lot(s), or parcel(s) of land described therein situated in the County of Shelby, State of Alabama:

Recording Ref: Recorded on 4/6/00, Instrument/Document No. Inst # 2000-11241Book none, Page No. none

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto GMAC MORTGAGE CORPORATION, A PENNSYLVANIA CORPORATION (Assignee) all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 18th day of December A.D. 2001.

CHARTER ONE MORTGAGE CORP.

SHERRY DOZA
VICE PRESIDENT

THE STATE OF TEXAS COUNTY OF HARRIS

On this the 18th day of December A.D. 2001, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of CHARTER ONE MORTGAGE CORP., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Assignee's Address: 3451 HAMMOND AVENUE WATERLOO, IA 50702

Assignor's Address: 2812 EMERYWOOD PARKWAY RICHMOND, VA 23294-3744





