Assignment of Mortgage

For Good and Valuable Consideration, the sufficiency of which is hereby acknowledged, the undersigned,

PRINCIPAL RESIDENTIAL MORTGAGE, INC., an lowa corporation whose address is 711 High Street, Des Moines, IA 50392 (Assignor) by these presents does convey, grant, bargain, sell, assign, transfer and set over the described mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon to:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Delaware corporation as nominee for Principal Residential Mortgage, Inc., its successors and assigns, P.O. Box 2026, Flint, MI 48501-2026
Said mortgage is recorded in the State of AL, County of Shelby (Assignee) on 09/03/99 as Instrument/series/file: 1999-37225 Original Mortgagor--: CHERYL M SPENCER AND HUSBAND GARRETT SPENCER

Date of mortgage: 08/25/99

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed by its proper officer who was duly authorized by a resolution of its board of directors.

Dated: 03/15/2002 PRINCIPAL RESIDENTIAL MORTGAGE, INC.

Vice President

State of California County of Santa Clara

I, Marcos Maciel, a Notary Public in and for said County in said State, hereby certify that N. An, whose name as Vice President of PRINCIPAL RESIDENTIAL MORTGAGE, INC., a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 03/28/2002.

Notary: Marcos Maciel

My Commission Expires August 31, 2002

Prepared by: E.N. Harrison, Peelle Management Corp., P.O. Box 1710, Campbell, CA 1st LN#: 1404762-5 Investor #: 0000089000 FINAL SA.final prin735 90735 4 032802 PRI 01-117 AL Shelby 1

MIN#: 1000266-0001404762-0 MERS Tel.#: 1-888-679-6377