

THIS DOCUMENT PREPARED BY:
Janet Larkin, President
American Document Services, Inc.
1111 E. Katella Ave, Suite 200
Orange, CA 92867

RECORD AND RETURN TO:

American Document Services, Inc.
14211 Yorba St,
Tustin, CA 92780

--SEND ANY NOTICES TO ASSIGNEE--

XRF0570-001-0108
0217805096
100023810000619851
VRU# 1-888-679-6377

ASSIGNMENT OF MORTGAGE OR DEED OF TRUST OR SECURITY DEED

Date of Assignment: 01/10/01

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: HERBERT S. SPENCER, A SINGLE MAN

Date of Mortgage/Deed of Trust/Security Deed: 01/10/01

Recording Date of Mortgage/Deed of Trust/Security Deed: 01/16/01

County of Recording: SHELBY, ALABAMA

Instrument No.: I#200101482

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 132,900.00 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:


LIZ STETSON
VICE PRESIDENT

[SEAL]



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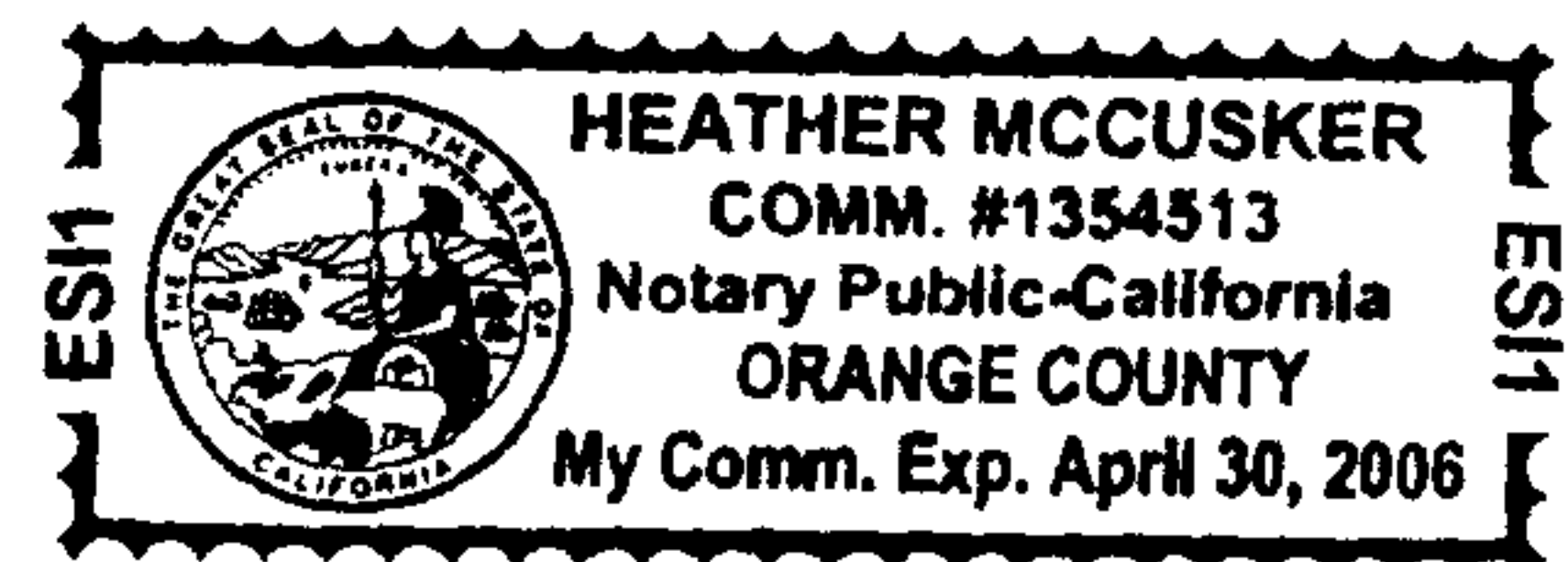
ACKNOWLEDGEMENT

State of CALIFORNIA, ORANGE County

ss:

The foregoing instrument was acknowledged before me this 19th day of AUGUST, 2002, by LIZ STETSON 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.



04/30/06

Date Commission Expires:

Heather McCusker
Notary Public:
HEATHER MCCUSKER

14211 YORBA STREET, TUSTIN, CALIFORNIA 92780
Notary Address

