

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

Stewart Mortgage Information
Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263

Pool: 0
Loan Number: FS998456923
Other Loan Number: 1693630436 Investor #: 810453649

915_2253 02 - 3636 (Space Above this Line For Recorder's Use Only)

ASSIGNMENT of MORTGAGE

STATE OF ALABAMA COUNTY OF SHELBY KNOW ALL MEN BY THESE PRESENTS:

That FLAGSTAR BANK, FSB ('Assignor'), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by MARK D. PRATER AND CAROL W. PRATER ('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 10/31/01, Instrument/Document No. 2001-46848, Date of Mortgage 10/20/01
Loan Amount: \$268,000.00
Property Address: 2005 EAGLE CREST CRT, BIRMINGHAM, AL 35242

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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (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.

Effective the 16th day of December A.D. 2002 and executed this the 21st day of January A.D. 2003.

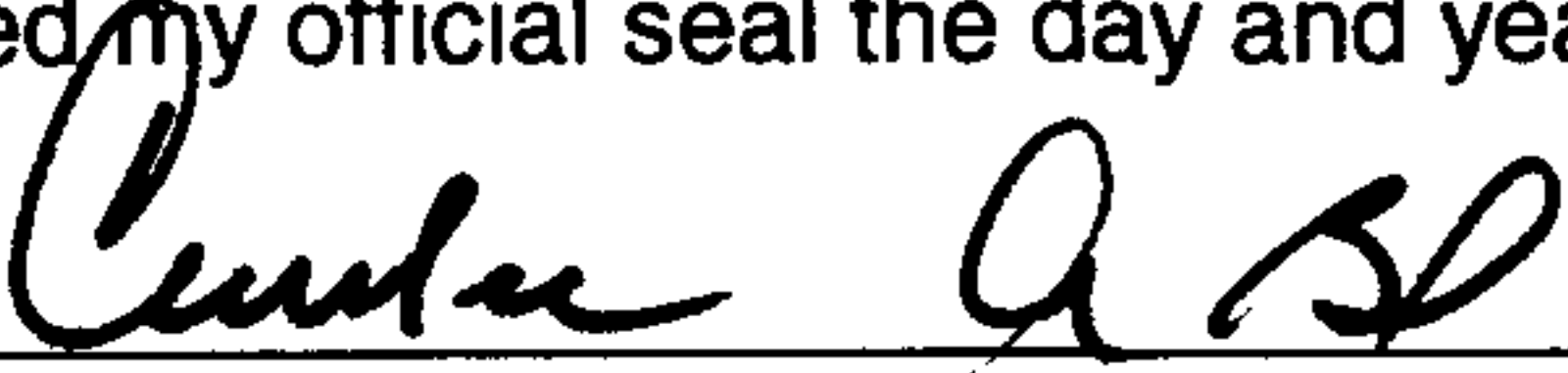
FLAGSTAR BANK, FSB

By: 
SHERRY DOZA
VICE PRESIDENT

THE STATE OF TEXAS
COUNTY OF HARRIS

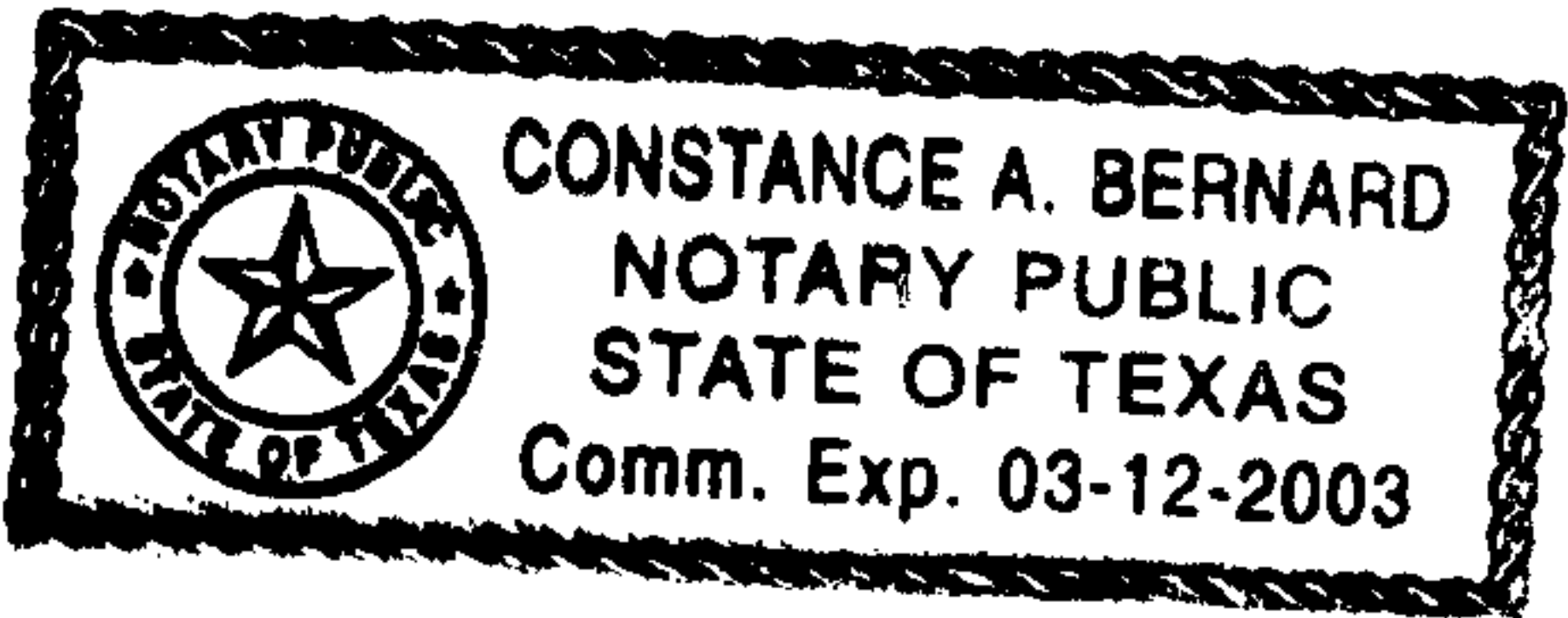
On this the 21st day of January A.D. 2003, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of FLAGSTAR BANK, FSB, and that said instrument was signed on behalf of said corporation by authority of its Board of 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:
P.O. BOX 2026
FLINT, MICHIGAN 48501-2026

Assignor's Address:
5151 CORPORATE DRIVE
TROY, MI 48098



MIN Number: 100052599845692371



MERS Phone: 1-888-679-6377