

Record & Return to: Virginia E. Parker
Prepared by: Virginia E. Parker
Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Avenue
Ocala, Florida 34475-9078

TBW Loan # 203881
MERS ID # 1000295-0000203881-2

ASSIGNMENT OF MORTGAGE / SECURITY DEED / DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to: **Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, PO. Box 2026, Flint Michigan 48501-2026.** all rights, title and interest in and to that certain **MORTGAGE / SECURITY DEED / DEED OF TRUST** dated January 17, 2002 executed by Jerry S. Gay, husband and wife, Rebecca G. Gay, husband and wife, to Americapital Funding Corp., recorded on February 22, 2002, in Official Mortgage Book n/a, Page n/a, document / instrument number 2002-08762, of the Public Records of Shelby County, State of Alabama, as well as to the land described therein.

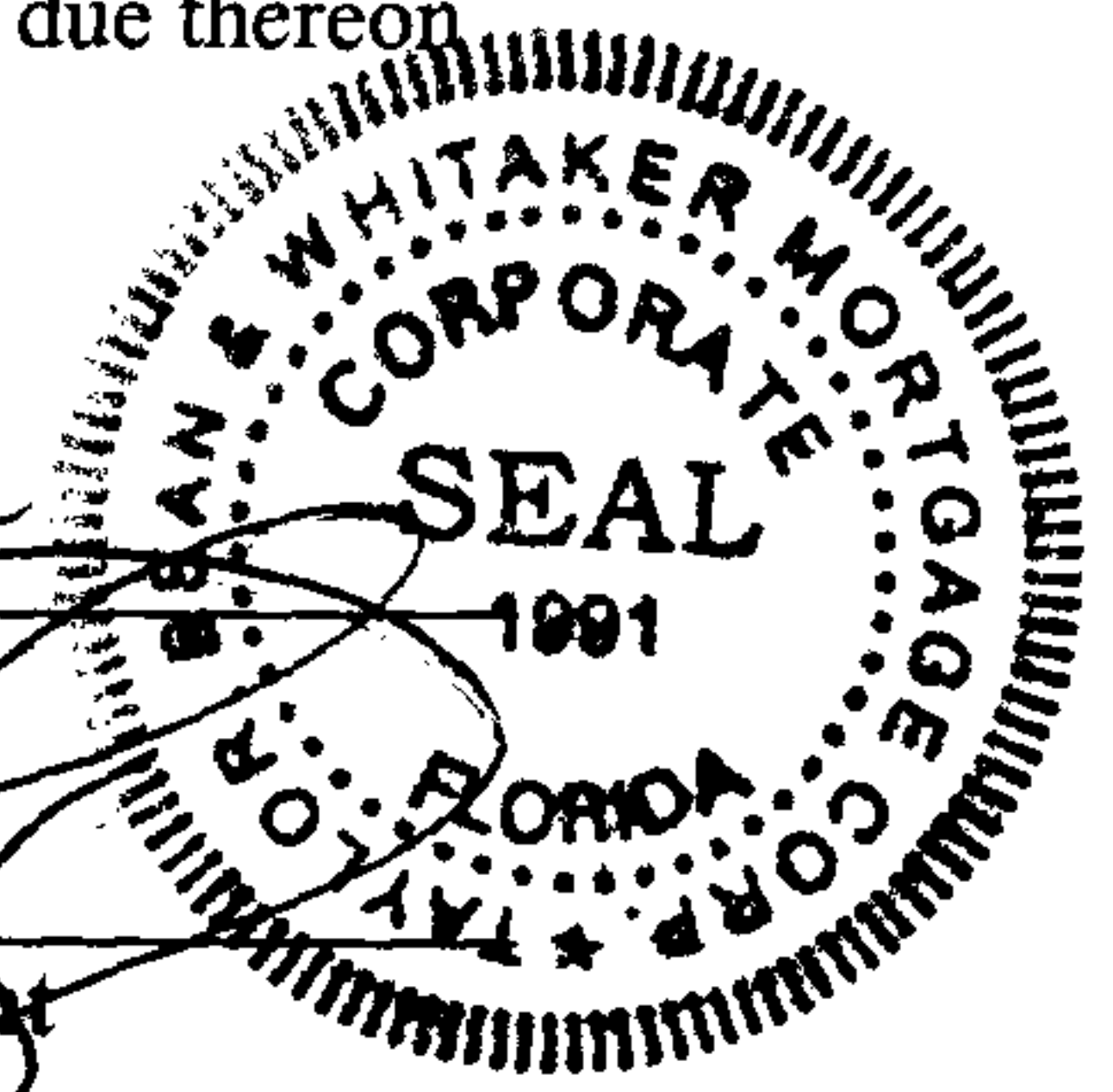
CKA: 4825 Keith Drive, Birmingham, AL 35242

TOGETHER with the note or notes described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said instrument.

Taylor, Bean & Whitaker Mortgage Corp.

BY: [Signature]
Erla Carter-Shaw, Vice President

BY: [Signature]
Susan Loveday, Asst. Vice President

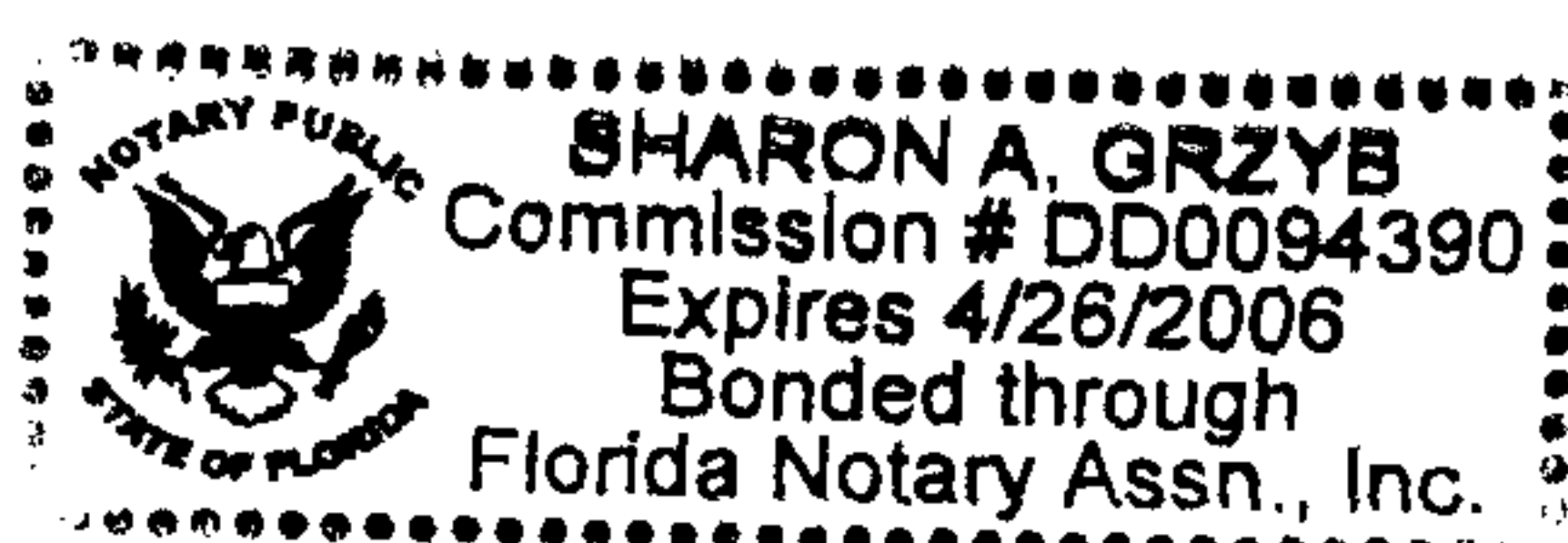


Signed, sealed and delivered in the presents of:

[Signature]
WITNESS VIRGINIA E. PARKER
[Signature]
WITNESS CHRIS L. RICHARDSON

State of Florida
County of Marion

On this 2/5/2003 before me, a Notary in and for the State and County aforementioned, personally appeared Erla Carter-Shaw and Susan Loveday, who are personally known to me to be the Vice-President and Asst. Vice President, respectively, of the corporation named herein; who, being duly sworn by me, did state that said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that they acknowledge said instrument to be the free act and deed of said corporation.



[Signature]
Notary Public State of Florida

SHARON A. GRZYB