Recording Requested By: E*TRADE Bank

Shelby Cnty Judge of Probate, AL 08/22/2003 11:48:00 FILED/CERTIFIED

When Recorded Return To:

AFTER RECORDING MAIL TO GMAC MORTGAGE CORPORATION P.O. BOX 780 WATERLOO, IA 50704

CORPORATE ASSIGNMENT MORTGAGE

SHELBY COUNTY, ALABAMA

SELLER'S SERVICING#: 354506859 "RATLEY" METR01

INVESTOR'S LOAN NO: VAULT # 49679

Date of Assignment: 06/10/2003

Assignor: E*TRADE BANK at THE BALLSTON TOWER, 671 NORTH GLEBE RD, ARLINGTON, VA

22203

Assignee: GMAC MORTGAGE CORPORATION at 3451 HAMMOND AVENUE, P.O.BOX 780,

WATERLOO, IA 50704

Executed By: MICHAEL SHANE RATLEY AND SPOUSE, KATHRYN B. RATLEY To: COATS &

CO., INC.

Mortgage Dated 07/15/2002 and Recorded 07/23/2002 as Instrument/Document No. 20020723000341840 in Mortgage Book _____ Page 1 In SHELBY COUNTY, ALABAMA.

Property Address: 312 HIDDEN CREEK TRAIL, PELHAM, ALABAMA, 35124

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN 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 together with the Note or other evidence of indebtedness (the "Note"), said Note having an original principal sum of \$17,925.00 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 Mortgage.

TO HAVE AND TO HOLD the said Moxtgage and Note, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage and Note.

E*TRADE BANK

By:

VICTORIA S. WU, VICE PRESIDENT-COLLATERAL

(DATE)

STATE OF Virginia COUNTY OF Arlington

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, before me, SILAS BAYSDEN, a Notary Public in and for the County of Arlington County, State of Virginia, personally appeared VICTORIA S. WU, VICE PRESIDENT-COLLATERAL, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, exacutad the instrument.

SILAS BAYSDEN

Notary Expires: \12/31/2006

(This area for hotarial seal)

Prepared By: Aurora Margarita Obando, Ballston Tower, 671 N. Gleße Rd; Arlington, VA 22203 STB/20030610/0008 GENERIC SHELBY AL BAT: 1899/354506859 KAMOR