

Record and Return to: PHH Mortgage Services 3000 Leadenhall Road, P.O. Box 5449 Mt. Laurel, NJ 08054

Commit #: nc-2004-0001b

MERS ID #:

3. A

Loan #: 0024369134 Name: WOLTER State of: AL

County of: SHELBY

Assignment of Deed of Trust or Mortgage

Know all men by these presence, that PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054, an Corporation existing under the laws of the state of New Jersey, for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

> Mortgage Electronic Registration Systems, Inc. ("Mers") G4318 Miller Road Flint, MI 48507

That certain Promissory Note, and Deed of Trust or Mortgage described as follows:

Note and Deed of Trust or Mortgage Dated: 10/09/2003

Amount: \$535,000.00

Executed by:

GARY B. WOLTER

JEAN D. WOLTER

Clerks file or instrument no: 20031112000748350

Book:

Volume:

Recorded Date:

11/12/2003

Page: Address: 2201 LAKE HEATHER CIRC, BIRMINGHAM, AL 35242

Describing land therein as described in Deed of Trust/Mortgage referred to herein.

Together with the Note therein or referred to, the money due and to become due thereon with interest and

all rights accrued or to accrue under said Deed of Trust or Mortgage.

Dated: 04/23/2004

Witnessed by:

PHH Mortgage Services 3000 Leadenhall Road Mt. Laureh NJ 08054

This document Prepared by:

Gared Walters

3000 Leadenhall Road Mt. Laurel, NJ 08054

By:

Ahdrea Kanopka

By:

Assistant Vice President

Barbara Halin

Assistant Secretary

State of New Jersey, County of Burlington

On 04/23/2004, before me, the undersigned, a notary public in and for said State and County, personally appeared Andrea Kanopka and Barbara Halin personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President and Assistant Secretary of the Corporation that executed the within instrument, on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the instrument pursuant to the its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the State and County last aforesaid.

Notary Public

Candace Bugsch

Notary Public of New Jersey

My Commission Expires: 03/10/2008

Candace Bugsch Notary Public of New Jersey My Commission Expires March 10, 2008

20031112000748350 Pg 13/13 48.00 Shelby Cnty Judge of Probate, AL 11/12/2003 11:29:00 FILED/CERTIFIED

EXHIBIT "A"

LOT 25, ACCORDING TO THE SURVEY OF LAKE HEATHER ESTATES (GIVIANPOUR'S ADDITION TO INVERNESS) AS RECORDED IN MAP BOOK 16, PAGE 121 A, B AND C, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

20040505000236710 Pg 2/2 14.00 Shelby Cnty Judge of Probate, AL 05/05/2004 13:26:00 FILED/CERTIFIED