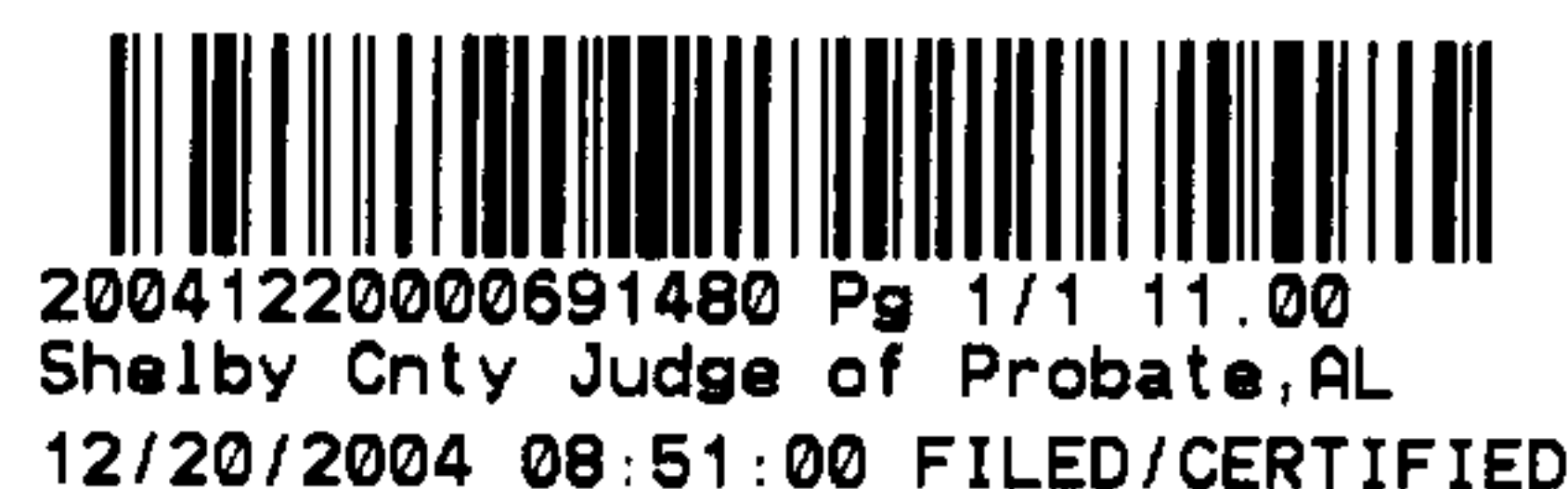


Outsource Solutions
Attn: Jessica Hagemann
4345 Galtier Street
Shoreview, MN 55126



Investor Pool No.	Agency	Assignor No. 2088499617	OS Ref. DR218	Investor Loan No.	Assignee No. 0079133163
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(SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE)

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

That CAPITAL ONE, F.S.B., ("Assignor"), 1680 Capital One Drive; McLean, VA 22102, acting herein by and through a duly authorized officer, the owner and holder of one certain Promissory Note payable to the order of the undersigned Beneficiary executed by BRENDA GAIL BETTIS, ("Borrower(s)"), and secured by a Mortgage on 11/23/2001 executed by Borrower(s) for the benefit of the holder of said Note, which is recorded in the Real Property Records of SHELBY COUNTY, ALABAMA, for and in consideration 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, Sherman Acquisition, L.P., ("Assignee"), 15 South Main Street; Greenville SC 29601, all of its interest in and title to said Mortgage, together with the Note and all other loan documents securing the payment thereof, and all title held by the undersigned in and to the land described therein, which Mortgage is described below:

Recording Date: 11/30/01 Document: 2001-52056

Beneficiary: Capital One, F.S.B.
Property Address: 532 WALKER ROAD PELHAM, AL 35124

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.

Executed this the 16th day of November 2004.

Capital One, F.S.B.

By: Frank Smith, Attorney-in-Fact

[illegible]

Before me, Trina Kolenich, on this the 16th day of November 2004, personally appeared Frank Smith, Attorney-in-Fact, known to me to be the person whose name is subscribed to the within instrument, and known to me to be the Attorney-in-Fact of CAPITAL ONE, F.S.B., and acknowledged to me that he executed said instrument for the purposes and consideration therein expressed, and as the act of said corporation.)

WITNESS my hand and official seal.

Assignor Address:
Capital One, F.S.B.

1680 Capital One Drive
McLean, VA 22102

Assignee Address:
Sherman Acquisition, L.P.

15 South Main Street, Suite 401
Greenville, SC 29601

Trina Kolenich
Notary Public
South Carolina
My Commission Expires 10/8/14

Trina Kolenich, Notary Public



0079133163