PREPARED BY:

PINNACLE MORTGAGE COMPANY USA 156 GRANTS FERRY ROAD BRANDON, MS 39047

WHEN RECORDED MAIL TO:

PINNACLE MORTGAGE COMPANY USA 156 GRANTS FERRY ROAD BRANDON, MS 39047

Space above this line for recorder's use

Shelby Cnty Judge of Probate, AL

12/23/2004 11:41:00 FILED/CERTIFIED

Corporation Assignment of Real Estate Mortgage/Deed of Trust

MIN: 100037506011347326 MERS Phone: 1-888-679-6377

FOR VALUE RECEIVED PINNACLE MORTGAGE COMPANY USA, its successors and assigns, hereby assigns and transfers to Mortgage Electronic Registration Systems, Inc., its successors and assigns, P.O. Box 2026 Flynt, Michigan 48501-2026, all its right, title and interest in and to a certain Real Estate Mortgage/Deed of Trust dated DECEMBER 15, 2004 executed by STEPHEN C. SPENCER and YULIYA A. SPENCER, AS HUSBAND AND WIFE to PINNACLE MORTGAGE COMPANY USA, a corporation organized under the laws of The State of MISSISSIPPI and whose principal place of business is 156 GRANTS FERRY ROAD, BRANDON, MISSISSIPPI 39047 and recorded in the SHELBY COUNTY AL records and described hereinafter as follows:

SEE EXHIBIT "A" ATTACHED HERETO

4Inst# 20041223000700310

Commonly known as:

4018 MILNER'S CRESCENT BIRMINGHAM, AL 35242

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all right accrued or to accrue under said Real Estate Mortgage/Deed of Trust, recorded in BOOK at PAGE

Executed DECEMBER 15, 2004 by: PINNACLE MORTGAGE COMPANY USA

RHONDA S. GARNER, Vice President

{seal}

On 12/15/04 before me, the undersigned, a Notary Public in and for said County and State, personally appeared RHONDA S. GARNER known to me to be the VICE PRESIDENT of the corporation herein which executed the within instrument, that the seal affixed to said instrument is the corporate seal of said corporation, that said instrument was signed and sealed on behalf of said corporation pursuant to its bylaws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.

STATE OF MISSISSIPPI **COUNTY OF RANKIN**

{seal}

Executed DECEMBER 15, 2004

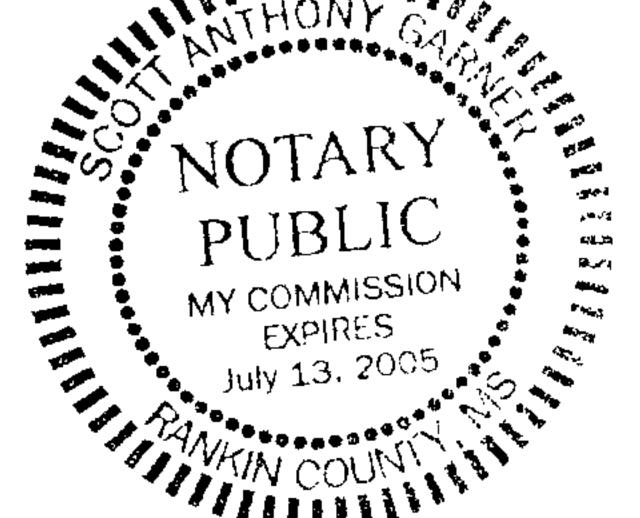
Scott Anthony Garner (Notary Public)

My Commission Expires: July 13, 2005

MERS PHONE # 1-888-679-6377

MIN # 100037506011347326

(ASSIGNMERS)



ExhibitA

Lot 45, according to the 1st Amended Plat of Greystone Farms, Milner's Crescent Sector, Phase I, as recorded in Map Book 19, Page 140, in the Probate Office of Shelby County, Alabama.