ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA) Shelby COUNTY) KNOW ALL MEN BY THESE PRESENTS, That First Lenders Mortgage corp a Alabama Corporation corporation, for value received by it in hand paid by Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Mortgage America, Inc, its successors and assigns, P.O Box 2026, Flint, MI 48501-2026, hereafter called Assignee, does hereby grant, bargain, sell and assign unto the said Assignee that certain mortgage executed by Cheryl Stipes Ray, a married woman . and Jack A. Stipes, a married man Instrument # 20050428000202790 , of the and recorded in xxxxxxxxxx , Page County, Alabama together with Shelby Probate Court of the debt secured thereby and all right, title and interest in and to the property therein described, without recourse against the said First Lenders Mortgage Corporation First Lenders Mortgage Corp.
, has caused this conveyance. IN WITNESS WHEREOF, on the to be signed by Sherra Dean 27th day of April 20 05 By:First Lenders Mortgage Corp. Asst. Vice President ATTEST: Assistant Document Officer STATE OF ALABAMA) Marshall COUNTY) I, the undersigned, a Notary Public in and for said State, in said County, hereby certify that Sherra Dean First Lenders Mortgage, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me of this that, being informed of the contents of the conveyance, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this day of April This instrument was prepared by **Notary Public**

MIN: 1000226-0030133048-5

MERS Phone#: 1-888-679-6377

My commission expires:

My Commission Expires

January 28, 2007