

Prepared by: Lauren Pallante Record and Return to: LP PHH Mortgage Corporation

3000 Leadenhall Road, P.O. Box 5449

Mt. Laurel, NJ 08054 Loan #: 0029960515 Name: YOUNG State of: AL

County of: SHELBY ID #: 4401E6995

Commitment #: cs-2005-00504c Min #: 100020000299605158

1-877-766-8244

Assignment of Deed of Trust / Mortgage

Know all men by these presences that PHH Mortgage Corporation d/b/a PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054, a Corporation existing under the laws of the Delaware, for valuable consideration, the receipt of which hereby acknowledged, does hereby grant, bargain, sell, assign and transfer to:

Mortgage Electronic Registration Systems, Inc ("MERS") is successors and assigns

G4318 Miller Road Flint, MI 48507

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

Note and Deed of Trust / Mortgage Dated: 05/16/2005 Amount: \$110800.00

Executed by: CHARLES J YOUNG

Recorded Date: 06/03/2005

Clerks file or instrument no: 200506030000271000

Book/Volume:

Page:

Address: 134 Village Dr, CALERA, AL 35040

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 / Mortgage.

Dated: 08/02/2005

Notary Public

PHH Mortgage Corporation d/b/a PHH Mortgage Services

3000 Leadenhall Road Mt. Laurel, NJ 08054

By:

Assistant Vice President

State of New Jersey, County of Burlington,

On 08/02/2005, before me, the undersigned, a notary public in and for said State and County, personally appeared Tracy Peters personally known to me or proved to me on the basis of satisfactory evidence to be Assistant Vice President of the PHH Mortgage Corporation d/b/a PHH Mortgage Services that executed the within instrument, on behalf of the PHH Mortgage Corporation d/b/a PHH Mortgage Services 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.

JoAnn Becker

Notary Public of New Jersey

My Commission Expires: 03/19/2009

JOANN BECKER

NOTARY PUBLIC STATE OF NEW JERSEY

My Commission Expires March 19, 2009

Loan # 0029960515/Young

20050823000432610 2/2 \$14.00 Shelby Cnty Judge of Probate, AL 08/23/2005 09:26:34AM FILED/CERT

Legal Description

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LOT 144 ACCORDING TO THE SURVEY OF WATERFORD VILLAGE SECTOR 4 AS RECORDED IN MAP BOOK 33, PAGE 86 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.