

Recording Requested by And Return to:

AFTER RECORDING MAIL TO GMAC MORTGAGE CORPORATION P.O. BOX 780 WATERLOO, IA 50704

Tracking #1: 2139889

Tracking #2: FOR2

AL

ASSIGNMENT OF MORTGAGE

Know that NORWEST BANK, MINNESOTA, N.A. as indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3, with a business address of 751 Kasota Avenue, Suite MDC, Minneapolis, MN 55414, "Assignor", for value received and other good and valuable consideration paid by EMC MORTGAGE CORPORATION, a Delaware corporation, whose address is 909 Hidden Ridge Drive, Suite 200, Irving, TX 75038, "Assignee", the receipt and sufficiency of which is hereby acknowledged, the Assignor does hereby grant, bargain, sell, assign, transfer and convey unto the Assignee the following described MORTGAGE, duly recorded in the office of real property records in the County of SHELBY, State of ALABAMA, together with the indebtedness or obligation described in said instrument, and the monies due and to grow due thereon with the interest, as follows:

SEE EXHIBIT "A"

To have and to hold the same unto the Assignee, and to the successors, legal representatives and assigns of the Assignee forever.

This Assignment is made without recourse to Assignor and without representation or warranty by Assignor, express or implied.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand this 10th day of January, 2005, but effective this 29th day of October, 2004.

In Presence of:

Witness 1: M. Mojar

NORWEST BANK, MINNESOTA, N.A. as indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3 By its Attorney-In-Fact EMC Mortgage Corporation

By: ____

Catherine C. Fetner Its: Sr. Vice President

POWER OF ATTORNEY TO BE RECORDED

SIMULTANEOUSLY HEREWITH

20050906000458560 2/3 \$17.00 Shelby Cpty ludge of Brobets Of

20050906000458560 2/3 \$17.00 Shelby Cnty Judge of Probate, AL 09/06/2005 03:04:16PM FILED/CERT

State of

NEW JERSEY

SS.

County of

MIDDLESEX

The undersigned, a notary public in and for above-said County and State, does hereby acknowledge that Catherine C. Fetner, Sr. Vice President of EMC Mortgage Corporation who is named Attorney-In-Fact for NORWEST BANK, MINNESOTA, N.A. as indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3 (According to a Power of Attorney), personally appeared before me this day, and being by me duly sworn, says that s/he is the authorized Attorney-In-Fact for NORWEST BANK, MINNESOTA, N.A. as indenture Trustee under the Sale and Servicing Agreement dated as of December 1, 1997 for Life Financial Home Loan Owner Trust 1997-3 Home Loan Asset Backed Notes Series 1997-3 (According to a Power of Attorney), being

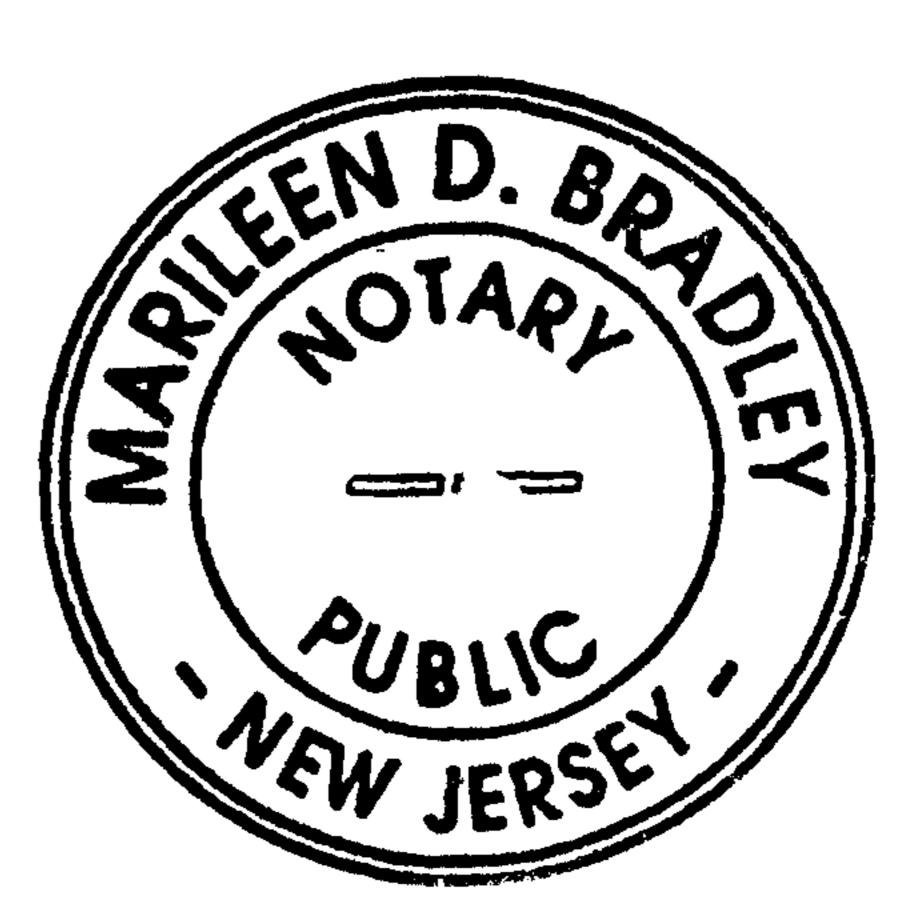
informed of the contents, voluntarily executed the foregoing and annexed instrument for and on behalf of such entity.

WITNESS my hand and official seal this 10th day of January, 2005.

Notary Public: Marileen D. Bradley

My Commission Expires: 07/18/06

Marileen D. Bradley
Notary Public, State of New Jersey
No. 2277086
Qualified in Middlesex County
Commission Expires July 18, 2006

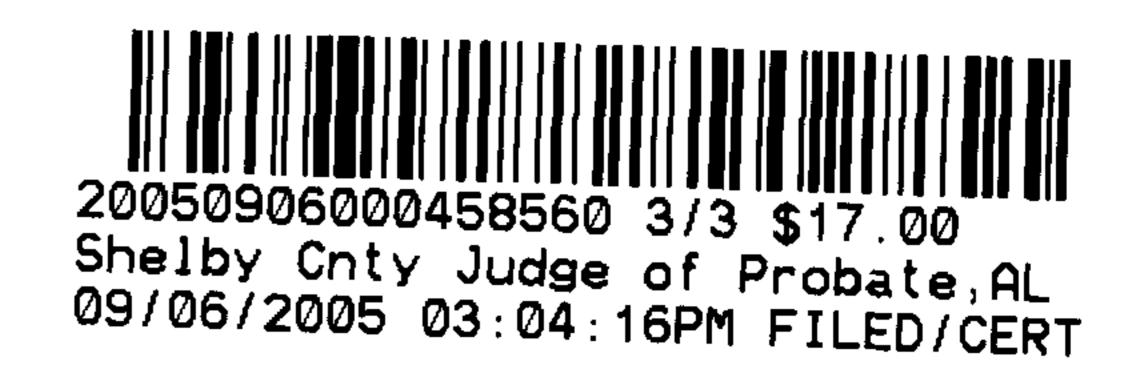


This document was prepared by Marileen D. Bradley, Hanover Capital Partners Ltd.
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STATE: AL

COUNTY: SHELBY

EXHIBIT "A"

Tracking #1: 2139889

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MORTGAGOR/TRUSTOR:

ANGIE DENISE HARRIS, UMARRIED

MORTGAGEE/BENEFICARY:

AMERICA'S BANC MORTGAGE CORP.

DATE OF MORTGAGE/DEED OF TRUST: 08/29/1997

AMOUNT: \$11,980.00

RECORDED:

DATE 9/9/1997

INSTRUMENT # 1997-29036

PROPERTY ADDRESS:

104 HWY 83, HARPERSVILLE, AL 35078