

PREPARED BY & RETURN TO:
S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

Assignment of Mortgage

Send Any Notices To Assignee.

For Valuable Consideration, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, SOLELY AS NOMINEE FOR CITIZENS BANK G4318 Miller Road, Flint, MI 48507 (Assignor) by these presents does assign, and set over, without recourse, to **CITIFINANCIAL MORTGAGE CORPORATION 1111 Northpoint Dr., Bldg. 4 Ste. 100, Coppel, TX 75019 (Assignee)** the described mortgage, together with certain note(s) described with all interest, all liens, any rights due or to become due thereon, executed by **GREGORY BEARDEN AND LISA D. BEARDEN** to CITIZENS BANK. Said mortgage Dated: **7/19/2004** is recorded in the State of AL, County of Shelby on **7/27/2004**, as Instrument # **20040727000417000**
AMOUNT: \$ 193,500.00

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed by its proper officer. Executed on: November 15, 2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE
FOR CITIZENS BANK

By:



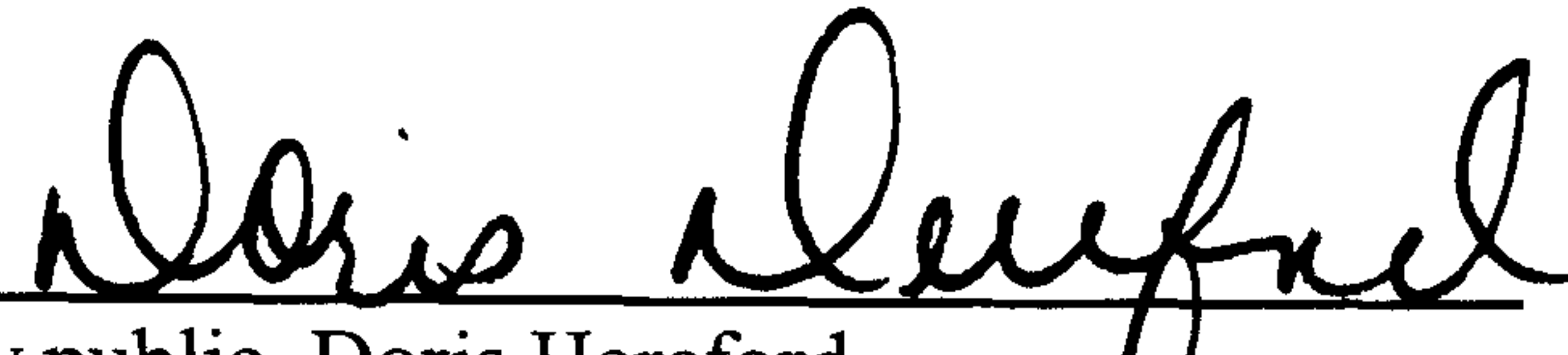
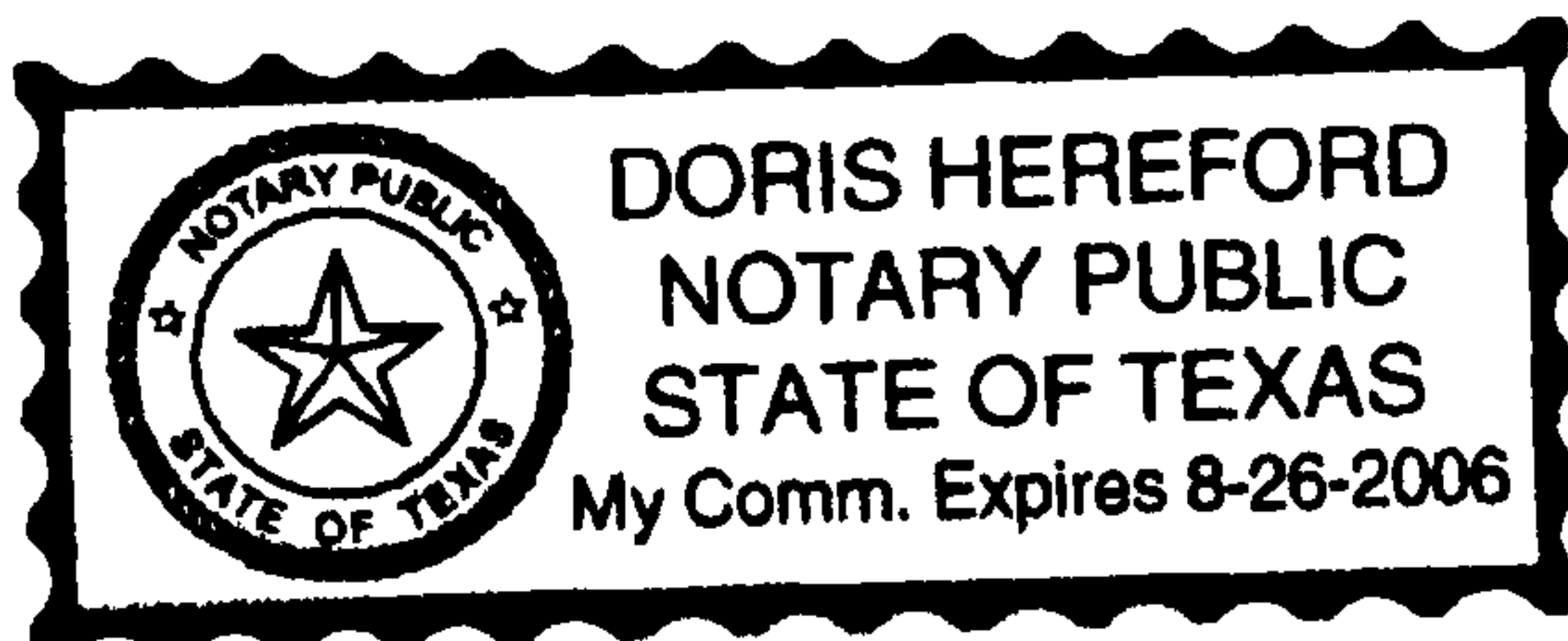
S. A. Wileman, Vice President



BEARDEN CITI MM *02113155*

State of Texas, County of Tarrant

On 11/15/2005, before me, the undersigned, personally appeared S. A. Wileman, who acknowledged that he/she is Vice President of/for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR CITIZENS BANK and that he/she executed the foregoing instrument and that such execution was done as the free act and deed of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR CITIZENS BANK.



Notary public, Doris Hereford

My commission expires: August 26, 2006

AL Shelby

G. G. Johnson
CITIFIP/SIR.PER/CITI