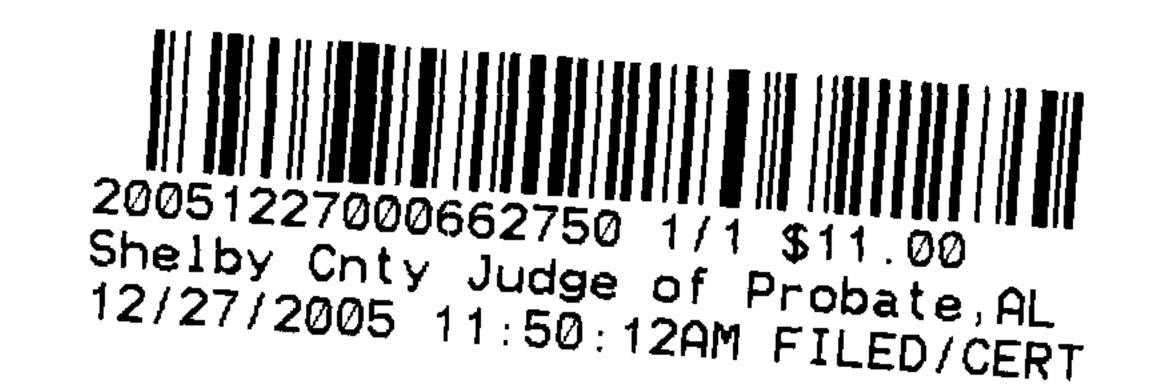
ASSIGNMENT



STATE OF ALABAMA COUNTY OF SHELBY

For valuable consideration in hand paid to the undersigned, CU Lending, Inc. by PHH Mortgage Corporation, 4001 Leadenhall Road, Mt. Laurel, NJ 08054, the receipt whereof is acknowledged, the undersigned does hereby grant, bargain, sell, convey, and assign unto PHH Mortgage Corporation, 4001 Leadenhall Road, NJ 08054 that certain mortgage executed by Ernest John Wesley Emmons, III and wife, Elizabeth Marie Emmons bearing the date of December 12, 2005, and recorded in Book/Volume/Instrument 20051227000662740, Page _____, of the mortgage records in the Office of the Judge of Probate/Clerk of Court of Shelby County, Alabama, together with the debt thereby secured and the property therein described.

LOT 9, ACCORDING TO THE MAP AND SURVEY OF HEARTHWOOD, AS RECORDED IN MAP BOOK 16, PAGE 27, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SITUATED IN SHELBY COUNTY, ALABAMA.

In Witness Whereof, CU Lending, Inc. has caused this instrument to be executed by Gary M. Wolter, its VP of CU Lending, Inc., who is thereunto duly authorized, on this 12thday of December, 2005.

CU Lending, Inc.

Witness

Notary Public

Lof CU Lending, Inc.

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Gary M. Wolter, whose name as VP of CU Lending, Inc. of CU Lending, Inc. is signed to the foregoing transfer and who is known to me, acknowledged before me on this day that, being informed of the contents of the transfer, he, as such officer and with full authority, executed the same voluntarily for and as the act of said credit union.

Given under my hand and official seal this 12th day of December, 2005.

My commission expires: 12/9/09

This Instrument Prepared by: Sunny Henderson-Richard McClelland - 300 Office Park Drive, Suite 230, Birmingham, AL 35223