

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

Lenders Loan Number: 0038685533

ID #: 3201H5294

Commitment #: he-2006-00009

FOR VALUE RECEIVED, Cendant Mortgage, a Corporation whose address is 3000 Leadenhall Road, Mt. Laurel, NJ 08054 does by these presents hereby assign and transfer to PHH Mortgage Corporation 3000 Leadenhall Road, Mt. Laurel, NJ 08054 its successors and assigns, all its right, title and interest in and to a certain mortgage bearing the date of 31-May-06

Original Mortgagor (s): MICHAEL S DUNCAN and HEATHER E DUNCAN,

Original Mortgagee: Cendant Mortgage

Amount: \$20000.00

Recording Date: 07-Jun-06

instrument number: 20060607000269810

And recorded in the office of the recorder of SHELBY County, State of AL_affecting Real Property and more particularly described in said Mortgage referred to herein.

Signed on 11/27/2006

Cendant Mortgage

Andrea Kanopka

Assistant Vice President

State of New Jersey, County of Burlington,

On 11/27/2006, before me, a notary public personally appeared Andrea Kanopka to me known, who being duly sworn, did say that she is the Assistant Vice President of Cendant Mortgage, and acknowledged to me that she executed the same in her capacity, that said instrument was signed on behalf of said Corporation.

Notary Public

Candace Gallardo

Notary Public of New Jersey

My Commission Expires: 03-10-2008

Address of Preparer/Record and Return to:

Prepared By: Candace Gallardo-800-446-0963

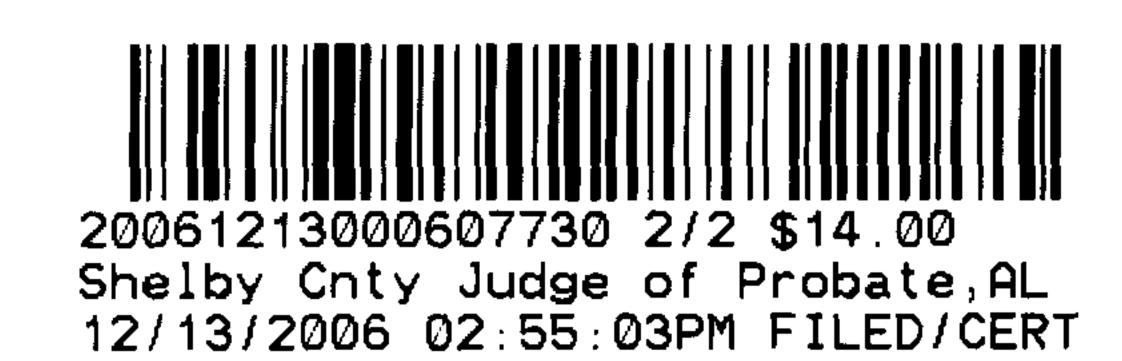
PHH Mortgage Corporation

3000 Leadenhall Road, P.O. Box 5449

Mt. Laurel, NJ 08054

Candace Gallardo Notary Public of New Jersey

My Commission Expires March 10, 2008



LEGAL DESCRIPTION

LOT 30, ACCORDING TO THE SURVEY OF QUAIL RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 22, PAGE 35 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.