

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

Lenders Loan Number: 0040202574

ID #: 3201L2094

FOR VALUE RECEIVED, Cartus Home Loans fka Cendant Mortgage Corporation, 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 12/08/2006

Original Mortgagee: Cartus Home Loans fka Cendant Mortgage Corporation

Amount: \$307000.00

Recording Date: 12/20/2006

Instrument number: 20061220000620220

Book number

Page number

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 03/07/2007

Cartus Home Loans fka Cendant Mortgage Corporation

By:

Andrea Kanopka Assistant Vice President

State of New Jersey, County of Burlington,

On 03/07/2007, 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 Cartus Home Loans fka Cendant Mortgage Corporation, and acknowledged to me that she executed the same in her capacity, that said instrument was signed on behalf of said Corporation.

Address of Preparer/Record and Return to:

Prepared By: Pat Kaighn -800-446-0963

PHH Mortgage Corporation

3000 Leadenhall Road, P.O. Box 5449

Mt. Laurel, NJ 08054

Jennifer M Berger

Notary Public of New Jersey

My Commission Expires: 11-20-2008

JENNIFER M BERGER

Notary Public

State of New Jersey

My Commission Expires Nov 20, 2008