

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

Lenders Loan Number: 0040687410 ID #: 360199077
Commitment #:
Min #: 100020000416874109 Mers Phone: 1-888-679-6377

FOR VALUE RECEIVED, PHH Mortgage Corporation, a Corporation whose address is 3000 Leadenhall Road, Mt. Laurel, NJ 08054 does by these presents hereby assign and transfer to **Mortgage Electronic Registration Systems, Inc., PO Box 2026, Flint, Michigan 48501-2026** its successors and assigns, all its right, title and interest in and to a certain mortgage bearing the date of 03/06/2007

Original Mortgagor (s): WILLIAM D LOTT, Lauren m. Lott

Amount: \$155000.00

Recording Date: 3/12/2007

Instrument number: 20070312000109550

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 04/25/2007

PHH Mortgage Corporation

By: 

Andrea Kanopka
Assistant Vice President

State of New Jersey, County of Burlington,

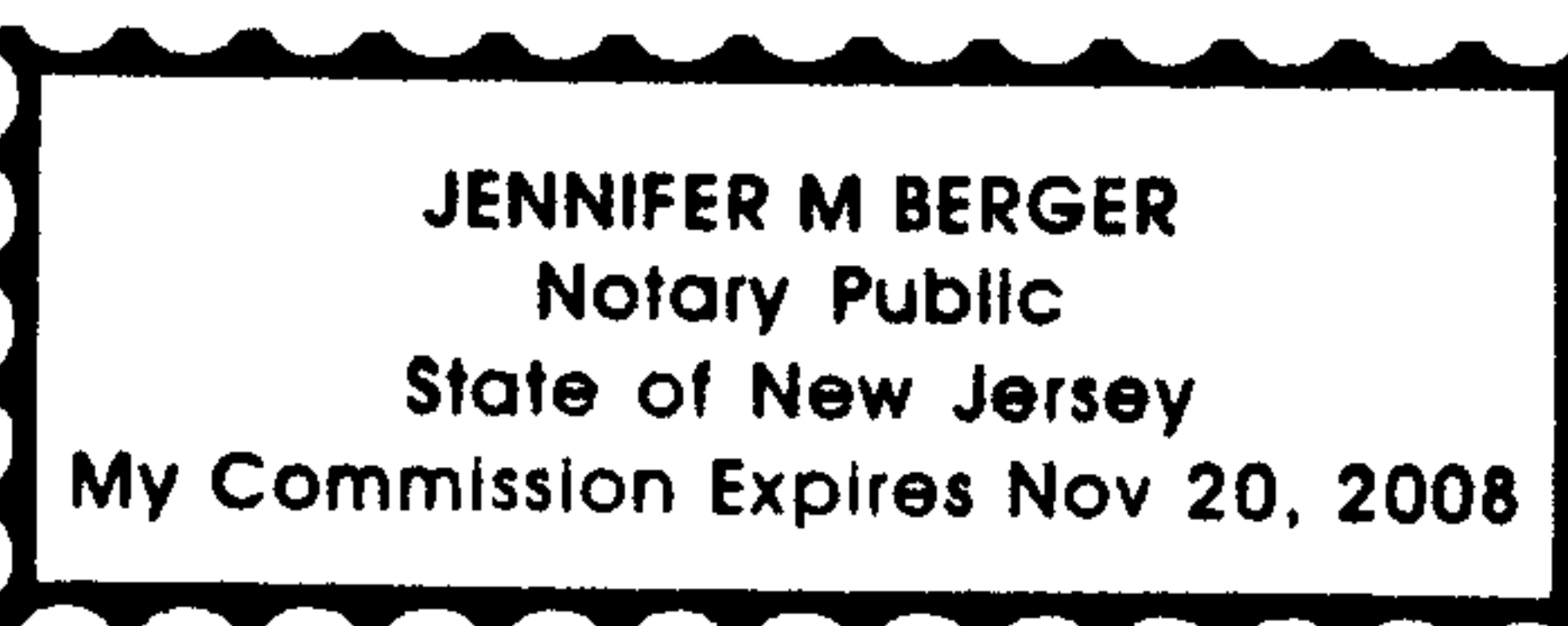
On 04/25/2007, before me, a notary public personally appeared Andrea Kanopka to me known, who being duly sworn, did say that she is the Assistant Vice President of PHH Mortgage Corporation, and acknowledged to me that she executed the same in her capacity, that said instrument was signed on behalf of said Corporation


Notary Public

Jennifer M Berger
Notary Public of New Jersey
My Commission Expires: 11-20-2008

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



20070312000109550 3/18 \$63.00
Shelby Cnty Judge of Probate, AL
03/12/2007 10:57:23AM FILED/CERT

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the County of Shelby, Alabama :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Lot 53, according to the Survey of Woodland Hills, First Phase, Fourth Sector, as recorded in Map Book 6, Page 24, in the Probate Office of Shelby County, Alabama.

20070911000426010 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
09/11/2007 12:57:49PM FILED/CERT

Parcel ID Number: 232040001017000
100 Maple Street
Maylene
("Property Address"):

which currently has the address of
[Street]
[City] , Alabama 35114 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this

Initials: *WJR* *LMC*