1416462602

NOTARIAL ENDORSEMENT AND ASSIGNMENT OF MORTGAGE NOTE

STATE OF LOUISIANA

PARISH OF EAST BATON ROUGE

BE IT KNOWN, that on August 21, 2007, before the undersigned Notary Public, duly commissioned and qualified in and for the State and Parish aforesaid, personally came and appeared: JEFFREY M. ROUSSEAU

Hereinafter called the "Appearer", duly authorized and herein representing CAPITAL ONE, NA, who after first duly sworn declared:

That, for value received, Capital One, NA does hereby assign, transfer, sell and deliver to: JP MORGAN CHASE BANK, NATIONAL ASSOCIATION

Without recourse, one(1) certain mortgage note described as follows:

Dated and signed by the makers on: 6/25/2002 Original principal amount of:

\$ 95920.00

Per annum interest rate of:

5.625%

Made and subscribed by:

MATTHEW D HUTCHESON

Monthly Installments of:

\$ 552.17

Payable to the order of:

Peoples First Community Bank

Which said mortgage note is secured by a certain mortgage or deed of trust of even date therewith, was executed by the said parties and recorded in the Official Public Records of

SHELBY

Parish/County,

AL

All of the above mentioned instruments concerning the following described property:

LOT 102, COTTAGES AT STONEHAVEN, SECOND ADDITION, PHASE ONE, SHELBY COUNTY, ALABAMA.

The Capital One, NA is the legal and equitable owner of said mortgage note and mortgage or deed of trust with full power to sell and assign same: that it has executed no prior assignment or pledge thereof; that it has executed no release discharge, satisfaction or cancellation of said mortgage or deed of trust; that it has executed no instrument of any kind affecting the mortgage or deed of trust or the mortgage note or the liability of the maker of makers thereof.

And here the said Appearer, to evidence said transfer, did in his official capacity on behalf of the said Capital One, NA endorse the above described mortgage note to the order of:

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION

Without recourse, and I, Notary Public, did paraph the same for identification herewith.

THUS DONE AND PASSED in my office in the State and Parish aforesaid, on the date first above written, in the presence of the undersigned competent witnesses, who have signed these presents with said Appearer and me, Notary Public, after a reading of the whole.

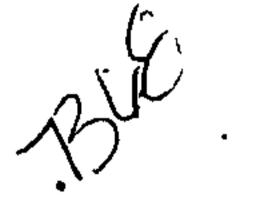
Capital Orte, I

ANDREA BLANCHARD

By:

JEFFREY M. ROUSSEAU SR. VICE PRESIDENT

20070914000430880 2/3 \$17.00 Shelby Cnty Judge of Probate, AL 09/14/2007 09:09:19AM FILED/CERT



Return To:

20020701000307970 Ps 1/23 221 00 Shelby Chty Judge of Probate AL' 07/01/2002 15 42 00 FILED/CERTIFIED

-[Space Above This Line For Recording Data] -

MORTGAGE

MIN 1000552-0000002508-8

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated together with all Riders to this document.

June 25, 2002

(B) "Borrower" is MATTHEW D. HUTCHESON, A SINGLE PERSON

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

10HUTCHESON, MA

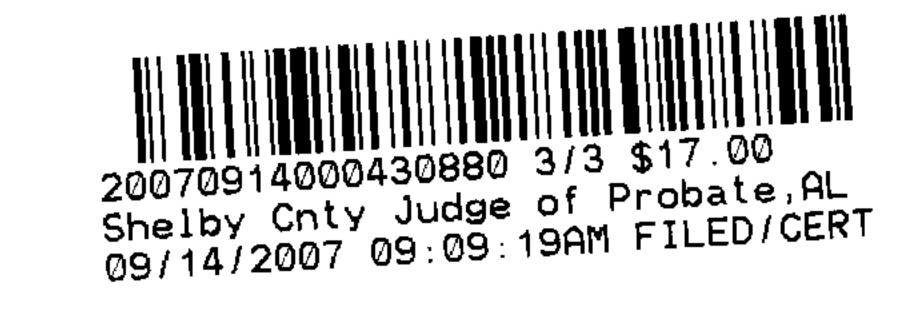
ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3001 1/01

-6A(AL) (0005)

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VMP MORTGAGE FORMS - (800)521-7291



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RIDER TO FIXED/ADJUSTABLE RATE RIDER

(Fixed Rate Conversion Option)
For 3/1A(30), 3/1A(15), J3/1A(30), J3/1A(15), 5/1A(30), 5/1A(15), J5/1A(30), J5/1A(15), 7/1A(30), 7/1A(15), J7/1A(30), J7/1A(15)

THIS RIDER TO THE FIXED/ADJUSTA	RLE RATE RIDER is made this 25T	'H day of
JUNE	2002 and is incorporated and	
and supplement the Fixed/Adjustable Rate F		
date given by the undersigned (the "Borrower	·	
NATIONAL BANK OF COMMERCE OF B		Same date and covering the
property in the Security Instrument and locate	ed at:	
185 STONEBRI	DGE CIRCLE, PELHAM, AL 35124	
ADDITIONAL COVENANTS. In addition Rider, Borrower and Lender further covenant FIXED INTEREST RATE CONVERSION The Note has been modified by mean FIXED INTEREST RATE CONVERSION	and agree as follows: NOPTION ns of a Rider to Fixed/Adjustable Rate No	
following conditions if I want to exelate in making any monthly payment notice to the Note Holder that I wis pay the principal or any monthly passed upon the Note Holder's under of the property described in the Secoless than the appraised value of the Property and of the policy of title in not have been adversely affected sin Holder's underwriting and eligibility specified by Note Holder, I must pathe Property, in addition to the converse Mortgage Association or the Feder	nced by the Note and Security Instrument is eral Home Loan Mortgage Corporation rovisions of this Rider to Fixed/Adjustable	have been more than 30 days stely preceding the date I give "Notice"); (ii) my ability to y since the date of the Note, otice; (iii) the appraised value at the time I give Notice, be the status of the title to the at the time I give Notice must erty and I must meet the Note the Notice; and (vi) by a date edit report and/or appraisal of its sold to the Federal National prior to my exercising the
BY SIGNING BELOW, Borrower accepts	s and agrees to the terms and covenant	s contained in this Rider to
Fixed/Adjustable Rate Rider.	All a That	(Seal)
	MATTHEW &. HUTCHESON	-Borrower-
•	<u></u>	-Borrower-
		(Seal)
	•	-Borrower-
•		-Borrower-
	-Witness-	•
	Witness	
"Ne Varietur" for identification with an Act	-Witness- of Mortgage passed before the above sig	ned witness and me, Notary,
this 25th day of the	2002	
a2-22 1	•	
	-Notary Public-	
My commission expires: CONVERSION ADDENDUM TO FIXED/ADJUSTA	ARI E RATE RIDER	
RDRfxadj		Rev. 4/99

Rev. 4/99