

14  
RETURN TO: / Prepared by:  
U.S. Bank Home Mortgage  
4801 Frederica Street  
Owensboro, KY 42301  
Attn: Linda Dant

20071120000532130 1/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
11/20/2007 03:12:52PM FILED/CERT

MERS Phone # 888-679-6377  
min#-100021269120235621

Homeservices Lending, LLC Series A DBA  
Mortgage South

Assignment of Mortgage / Deed  
of Trust

Pool #:

LPO #:

Loan #: 0076427632/  
6912023562

For value received,


Homeservices Lending, LLC Series A DBA Mortgage South  
100 South Fifth Street, Minneapolis, MN 55402 hereby sells,  
assigns and transfers to:  
Mortgage Electronic Registration Systems, Inc, P.O. Box 2026,  
Flint, Michigan 48501-2026

its successors and assigns, all its right, title and interest in and to a certain mortgage/deed of trust executed by:  
Kess L Cottingham, A Single Person and Jennifer L. White, A Single Person

and bearing the date the 09 day of July Year 2007 And  
recorded in the office of the Recorder of Shelby County,  
State of Alabama in Book at Page  
as Document No. 20070720000340260 on the 20 day of July A.D. 2007  
Signed the 16 day of JULY A.D. 2007

Homeservices Lending, LLC Series A DBA Mortgage South

LEGAL ATTACHED

  
\_\_\_\_\_  
Craig Cole

Title VICE PRESIDENT OF LOAN  
DOCUMENTATION

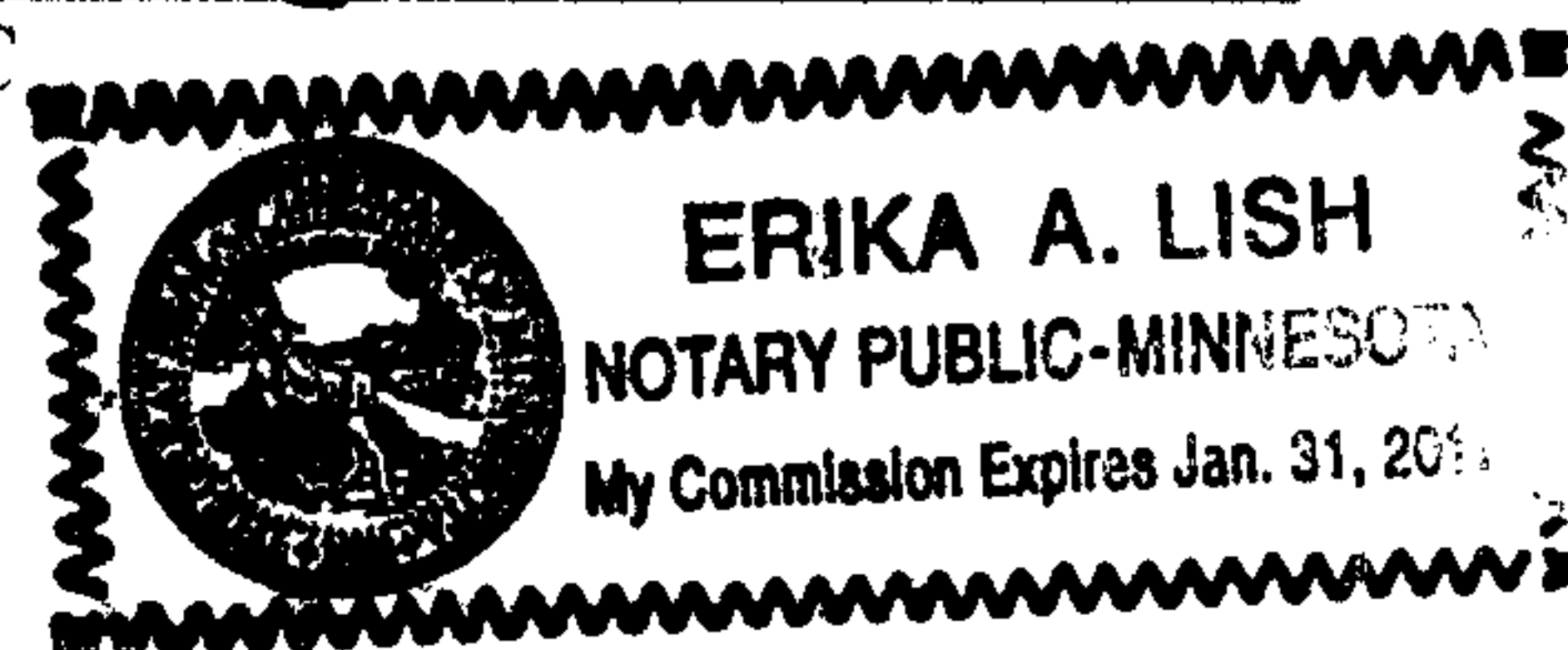
State of MINNESOTA }  
County of HENNEPIN } SS

On this 16 Day of JULY A.D. 2007 before me, a Notary Public,  
personally appeared Craig Cole 100 South Fifth Street, Minneapolis, MN 55402  
to me known, who being duly sworn, did say that (he/she) is the VICE PRESIDENT OF LOAN  
DOCUMENTATION

of Homeservices Lending, LLC Series A DBA Mortgage South, and that said instrument was signed on behalf  
of said company.

PREPARED BY Erika Lish

  
\_\_\_\_\_  
NOTARY PUBLIC



20070720000340260 3/18 \$220.40  
Shelby Cnty Judge of Probate, AL  
07/20/2007 12:59:39PM FILED/CERT

"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 :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 659 ACCORDING TO THE SURVEY OF FOREST LAKES, 12TH SECTOR, AS RECORDED IN MAP BOOK 34, PAGE 3 RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA

20071120000532130 2/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
11/20/2007 03:12:52PM FILED/CERT

THIS IS A PURCHASE MONEY SECURITY INSTRUMENT. TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701

Parcel ID Number:  
2504 FOREST LAKES LANE  
STERRETT  
("Property Address"):

which currently has the address of  
[Street]  
[City] , Alabama 35147 [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