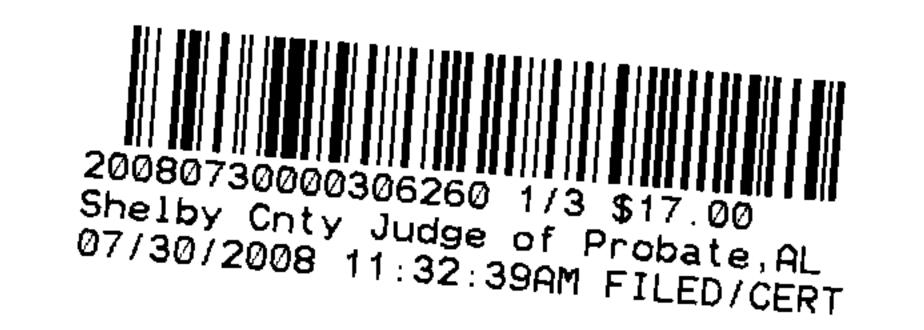
PREPARED BY:

MORRIS, SCHNEIDER, PRIOR, JOHNSON & FREEDMAN, LLC

Attorneys and Counselors at Law 1587 Northeast Expressway Atlanta, GA 30329 PHONE (770) 234-9181 FAX (770) 234-9192



RETURN TO:

CITI RESIDENTIAL LENDING (FKA AMC)

PO Box 11000

Santa Ana, CA 92711

Loan No. 0092533066/Banks File No.: 333.0801669AL/DAJ

TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

FOR VALUE RECEIVED AMERIQUEST MORTGAGE COMPANY, as Assignor, has this day transferred sold, assigned, conveyed and set over to WM Specialty Mortgage LLC, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by Ken Banks and Melissa Banks, husband and wife to AMERIQUEST MORTGAGE COMPANY, dated October 5, 2004, and recorded in Instrument 20041022000582970 in the Office of the Judge of Probate of Shelby County, Alabama.

See attached as Exhibit A

The Assignor herein specifically sells, assigns, transfers and conveys to the Assignee, its successors, representatives and assigns the aforementioned Mortgage the property described herein, the indebtedness secured thereby, together with all the rights, title, interest powers, options, privileges and immunities contained therein.

The Assignor herein has this day sold and assigned to the Assignee the Note secured by the aforementioned Mortgage, and this transfer is made to secure the Assignee, its successors, representatives, and assigns in the payment of said Note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 10 2008.

By:

AMERIQUEST MORTGAGE COMPANY by Citi Residential Lending Inc. as Attorney in Fact

By:

Tamara Price, Vice President

(L.S.)

Marla Barajas, Authorized Agent

20080730000306260 2/3 \$17.00 Shelby Cnty Judge of Probate, AL 07/30/2008 11:32:39AM FILED/CERT

State of CALIFORNIA

County of SAN BERNARDINO

On this O day of July 2008 before me, John John, notary Public personally appeared Tamara Price and Maria Barajas who proved to me on the bases of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature (SEAL

My Commission Expires:

Julian Moreno Citi Residential Lending (fka AMC) PO Box 11000 Santa Ana, CA 92711 ROBERT BROADHEAD
Commission # 1767410
Notary Public - California
San Bernardino County
MyComm. Expires Sep 13, 2011

Our File No.: 333.0801669AL/daj Lender Loan No.: 0092533066

EXHIBIT "A"

Lot 31, according to the Map and Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Probate Office of Shelby County, Alabama.

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20080730000306260 3/3 \$17.00 Shelby Cnty Judge of Probate, AL 07/30/2008 11:32:39AM FILED/CERT