

LOAN NUMBER: 0040687410

STATE OF ALABAMA)

COUNTY OF SHELBY)

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned Mortgage Electronic Registration Systems, Inc. (the "Assignor"), does hereby transfer, assign, set over and convey unto PHH MORTGAGE CORPORATION (the "Assignee"), its successors, transferees, and assigns forever, all right, title and interest of said Assignor in and to that certain Mortgage executed by WILLIAM D. LOTT AND WIFE, LAUREN M. LOTT, to KEESLER FEDERAL CREDIT UNION dated the 6th day of March 2007, and filed for record in Instrument No. 20070312000109550, in the Probate Office of Shelby County, Alabama, covering property described in said Mortgage, together with the note and indebtedness secured by the Mortgage, and all interest of the undersigned in and to the property described in said Mortgage.

It is expressly understood and agreed that the within transfer and assignment of the said Mortgage is without warranty, representation or recourse of any kind whatsoever.

IN WITNESS WHEREOF, said Assignor has hereunto set its signature this 8 day of January, 2009.

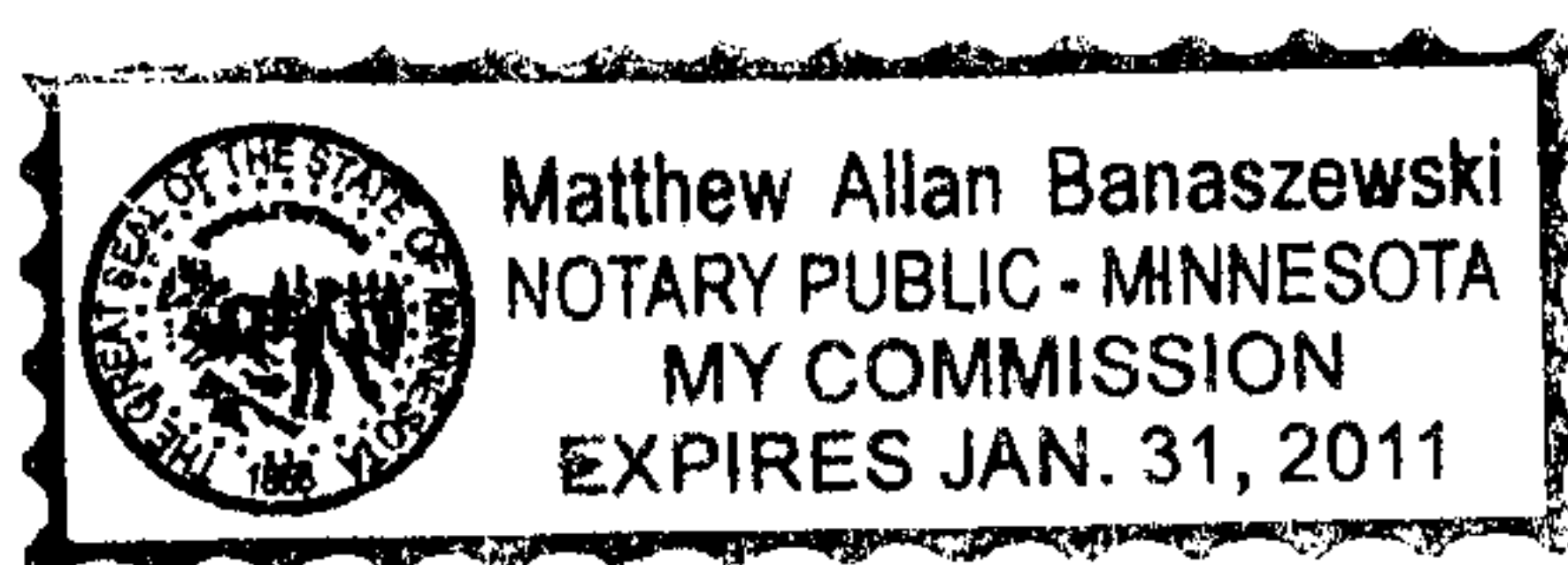
Mortgage Electronic Registration Systems, Inc.
By: [Signature]
Its: Christina Allen, V.P.

STATE OF MN)

COUNTY OF Dakota)

I, Matthew Allan Banaszewski, a Notary Public in and for the said County and State, do hereby certify that Christina Allen, whose name as V.P. of Mortgage Electronic Registration Systems, Inc., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 8 day of January, 2009.



[Signature]
Notary Public

My Commission Expires: _____

This instrument prepared by:
Cynthia W. Williams
Sirote & Permutt, P.C.
P. O. Box 55727
Birmingham, AL. 35255