

LOAN NUMBER: 7401275938

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 DEUTSCHE BANK TRUST COMPANY AMERICA AS TRUSTEE, FOR 2006-QS11 RALI (the "Assignee"), its successors, transferees, and assigns forever, all right, title and interest of said Assignor in and to that certain Mortgage executed by STEPHANIE PICOT AND MICHAEL PICOT, WIFE AND HUSBAND, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. dated the 26th day of July 2006, and filed for record in Instrument Number 20060920000465350, 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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. has caused this instrument to be executed by Colleen McCullough, as Assistant Secretary and Vice President of Mortgage Electronic Registration Systems, Inc., pursuant to that certain Agreement for signing attached hereto as Exhibit A and fully incorporated herein. This Assignment is executed on this the day of Manuary, 2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By:
Colleen McCullough
Assistant Secretary and Vice President of Mortgage Electronic Registration Systems, Inc.

Mortgage	Electronic Registration Systems, Inc.
STATE OF ACOMO COUNTY OF CHECO I, COUNTY OF	Secretary and Vice President of Mortgage do to the foregoing instrument, and who is being informed of the contents of this woluntarily for and as the act of said do Vice President as aforesaid.
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This instrument prepared by: Colleen McCullough Sirote & Permutt, P.C. P. O. Box 55727 Birmingham, AL. 35255

AGREEMENT FOR SIGNING AUTHORITY

MERSCORP, INC. ("MERS") and its subsidiary, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., GMAC Mortgage LLC ("MEMBER") and Sirote & Permutt, P.C. ("VENDOR") hereby agree as follows:

- 1. The purpose of this agreement for signing authority (the "Agreement") is to define the rights and obligations of the parties when Vendor performs certain duties, as described in the attached corporate resolution (the "Resolution"), relating to mortgage loans that are registered on the MERS® System and shown on the MERS® System to be serviced by Member.
- 2. GMAC Mortgage LLC is a member of MERS, and has signed an agreement of membership that is incorporated herein by reference. Member has entered into a separate contract with Vendor to perform certain services for Member. References herein to "mortgage(s)" and "mortgagee of record" shall include deed(s) of trust and beneficiary under a deed of trust, respectively, and any other form of security instrument under applicable state law.
- 3. The parties acknowledge that Mortgage Electionic Registration Systems, inc. may be the mortgages of record on Member's mortgages. Therefore, in order for Vendor to perform its contractual duties to Member, MERS, by corporate resolution, will grant employees of Vendor the limited authority to act on behalf of MERS to perform certain duties. Such authority is set forth in the Resolution, which is made a part of this Agreement.
- 4. The parties agree that Member will provide all necessary information and instructions to Vendor to perform certain duties where Mortgage Electronic Registration Systems, Inc. acts as the mortgages of record. All parties agree that MERS and Mortgage Electronic Registration Systems, Inc. are not responsible for the accuracy of any information provided by Member to Vendor, or any information entered into the MERS® System by or on behalf of Member. Any problems regarding the information or instructions between Member and Vendor must be resolved between those two parties.
- Member and Vendor agree to indemnify and hold harmless MERS, Mortgage Electronic Registration Systems, Inc. and any employee, director, officer, agent or affiliate of MERS or Mortgage Electronic Registration Systems, Inc. ("MERS Party") from and against any and all third-party claims, losses, penalties, fines, forfeitures, reasonable attorney fees and related costs, judgments, and any other costs, fees and expenses that result from the negligence, errors and omissions, breach of confidentiality or willful misconduct of Vendor in performing certain duties where Mortgage Electronic Registration Systems, Inc. is the mortgagee of record.
- 6. Vendor shall maintain appropriate insurance coverage that shall include coverage for any negligence, errors and omissions or willful misconduct of all employees authorized to sign as officers of Mortgage Electronic Registration Systems, Inc.

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- 7. Upon termination of the contract between Member and Vendor, this agreement shall concurrently terminate and the corporate resolution shall be revoked at such time.
- 8. This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia without regard to its choice of law provisions.

The parties have executed this Agreement intending to be bound as of the dates indicated below.

MERSCORP, INC.	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
By:	By: Title: SECKETANY Dated: 7-6-07
GMAC Montgage LLC By: Bernard J. Smith Title: Vice President	Sirote & Permutt, P.C. By: Title: 5 h.g. scholder
Dalco:	Dated:

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CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are employees of Sirote & Permutt, P.C, and are hereby appointed as assistant secretaries and vice presidents of Mortgage Electronic Registration Systems, Inc. ("MERS"), and, as such, are authorized to:

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- (1) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (c) Affidavits of Debt, (l) quitelaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;
- (2) execute any and all documents necessary to remove MERS as titleholder of the property or modify MERS interest in a property, including but not limited to all deeds such as warranty deeds, reconveyance documents, escretainstrances, contracts for parchase and sale of the property and grants of easements.

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation effective as of the 2 day of 1014, 200? which is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said corporation.

William C. Hullman, Secretary

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Sirote & Permutt, P.C.

Mortgage Electronic Registration Systems, Inc. Certifying Officers

Held, Jerry E.

Collins, Stephen G.

Rutledge, Ginny C.

McCullough, Colleen E.

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