After Recording Return to American Finance House LARIBA 750 East Green Street Suite 210 Pasadena, CA 91101

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

Loan #0265830211

In accordance with Section 6 of Real Estate Settlements Procedures Act (RESPA) (12 U.S.C. 2605) you are hereby notified that the serving of your mortgage loan, that is the right to collect payments from you, has been assigned, sold or transferred from BANK OF WHITTIER, N.A. 15141 E., WHITTIER BLVD., WHITTIER, CA 90603, (562) 945-7553 (Transferor) to AMERICAN FINANCE HOUSE LARIBA, 750 E. GREEN STREET, STE 210, PASADENA, CA 91101, (626) 449-4401 (Transferce). The Effective date of this transfer is October 17, 2008.

Name of Grantor(s)/ Mohamed Ben Jazia and Spouse, Amanda Thist Baran Recorded on 10/03/2008, Instrument#: 20081003000391440, Shelby County, Alabama.

Property address: 4083 Guilford Road, Birmingham, AL 35242The assignment, sales or transfer of the servicing of the mortgage loan does not affect any term or condition of the security instruments, other than terms directly related to the servicing of you loan.

TRANSFEROR SERVICER – The name of an individual employed by BANK OF WHITTIER, N.A. or a department where you may direct inquiries related to the transfer of the servicing rights of your mortgage is Closing Department and the toll-free or collect call telephone is (562) 945-7553

TRANSFEREE SERCICER – the name of an individual employed by AMERICAN FINANCE HOUSE LARIBA or a department where you may direct inquiries related to the transfer of the servicing rights of your mortgage loan is Customer Service Department and the toll-free or collect call telephone number is (626) 449-4401.

The date on which BANK OF WHITTIER, N.A., the transferor servicer, with stop accepting payments on your mortgage loan is October 17, 2008 and the date that AMERICAN FINANCE HOUSE LARIBA, the transferee, will begin accepting your payments is November 1, 2008 send all payments on or after that date to your new service

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or may other type of option insurance in the following manner:

You should take the following action to maintain coverage:

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of you loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan. It must be sent to this address:

AMERICAN FINANCE HOUSE LARIBA 750 E. GREEN STREET, STE 210 PASADENA, CA 91101

Not later than 60 Business Day after receiving you request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During the 60 Business Day periods, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the office of the business entity is open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section. You should seek legal advice if you believe your rights have been violated.

Present Servicer

BANK OF WHITTIER, N.A.

Mike Abdelaaty

Prepared By: Sarwat A. Hai

750 E. Green St. Suite 210

Signature:

Pagadena, Ca 91101

AMERICAN FINANCE HOUSE LARIBA Maria Abdullahi

20120402000112130 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 04/02/2012 01:07:35 PM FILED/CERT

ACKNOWLEDGMENT

State of California County of Los Angeles)	
On February 27, 2012 before me,	Nicholas A. Trudgeon, Notary Public (insert name and title of the officer)
personally appeared Mike Abdelaaty of the Bank of Whittier and Maria Abdullahi of American Finance House LARIBA who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that be/sbe/they executed the same in bis/ber/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.	NICHOLAS A. TRUDGEON Commission # 1923134 Notary Public - California Los Angeles County
Signature	(Seal) My Comm. Expires Jan 24, 2015