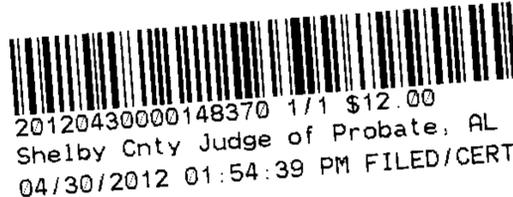


Recording Requested By/Return To:  
Prepared by Judy Gomolson:  
P: 877-766-8244  
PHH Mortgage Corporation  
1 Mortgage Way, Mt. Laurel, NJ 08054



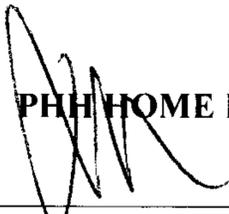
Lender #: 7123709417

**ASSIGNMENT OF MORTGAGE/DEED OF TRUST**

For Value Received, the undersigned holder of a Mortgage/Deed of Trust (herein "Assignor") whose address is 1 Mortgage Way, Mt. Laurel, NJ 08054, does hereby grant, sell, assign, transfer and convey, unto **PHH Mortgage Corporation**, (herein "Assignee"), whose address is 1 Mortgage Way, Mt. Laurel, NJ 08054, a certain Mortgage/Deed of Trust dated 02/16/2012, made and executed by RANDY M DOWELL, \_, and given to secure payment of \$126704.00, which Mortgage/Deed of Trust is recorded on 02/27/2012 in Book, Volume, or Liber No. , at page or as No. 20120227000068190 of the County Records of **SHELBY** County, State of **AL**, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage/Deed of Trust.

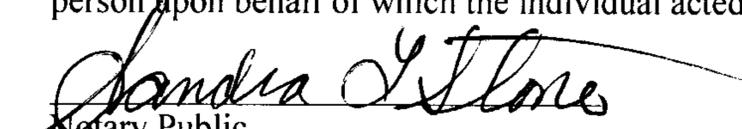
TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage/Deed of Trust.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage/Deed of Trust on 04/17/2012

  
**PHH HOME LOANS, LLC, D/B/A CARTUS HOME LOANS**

By: \_\_\_\_\_  
Dolores Lauria - Assistant Vice President

State of New Jersey, County of Burlington,  
On 04/17/2012, before me, Sandra L. Stone , a notary public in and for said State, personally appeared Dolores Lauria Assistant Vice President, of the ORGANIZATION, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, ORGANIZATION.

  
Notary Public

Sandra L. Stone  
Notary Public of New Jersey  
My Commission Expires: 04-21-2013

Sandra L Stone  
Notary Public of New Jersey  
My Commission Expires April 21, 2013