

When Recorded Return To:
PennyMac Loan Services, LLC
C/O Nationwide Title Clearing,
LLC 2100 Alt. 19 North
Palm Harbor, FL 34683

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS **MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR)**, (MERS Address: P.O. Box 2026, Flint, Michigan 48501-2026) by these presents does convey, grant, assign, transfer and set over the described Mortgage with all liens and any rights due or to become due thereon to **PENNYMAC LOAN SERVICES, LLC, WHOSE ADDRESS IS 3043 TOWNSGATE ROAD STE 200, WESTLAKE VILLAGE, CA 91361 (800)777-4001, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE)**.

Said Mortgage dated 07/25/2012, made by **KRISTEN L HOWELL, AN UNMARRIED WOMAN** and recorded in Real Property in Mortgage Instrument # 20120809000293250 of the records in the office of the Judge of Probate of **SHELBY County, Alabama**.

IN WITNESS WHEREOF, this Assignment is executed **this 08th day of January in the year 2026**.
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS **MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, ITS SUCCESSORS AND ASSIGNS**

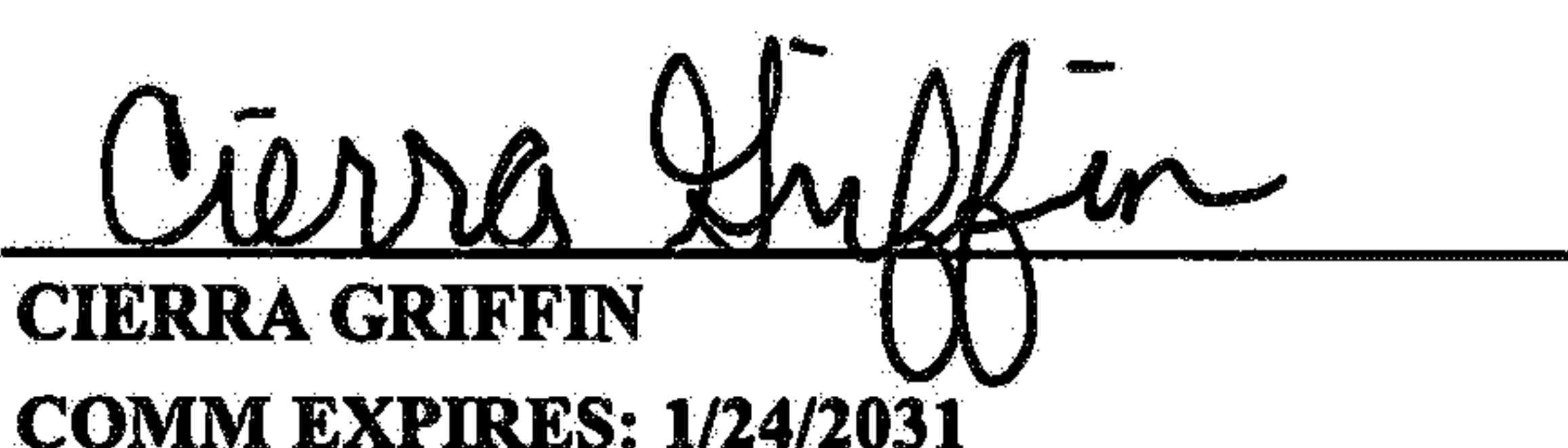


NATHANIEL PARKS III
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF MICHIGAN
COUNTY OF OAKLAND

The foregoing instrument was acknowledged before me on this 08th day of January in the year 2026 by Nathaniel Parks III as VICE PRESIDENT who is/are authorized to execute this instrument on behalf of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS **MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, ITS SUCCESSORS AND ASSIGNS**. He/she/they is (are) personally known to me.



CIERRA GRIFFIN
COMM EXPIRES: 1/24/2031

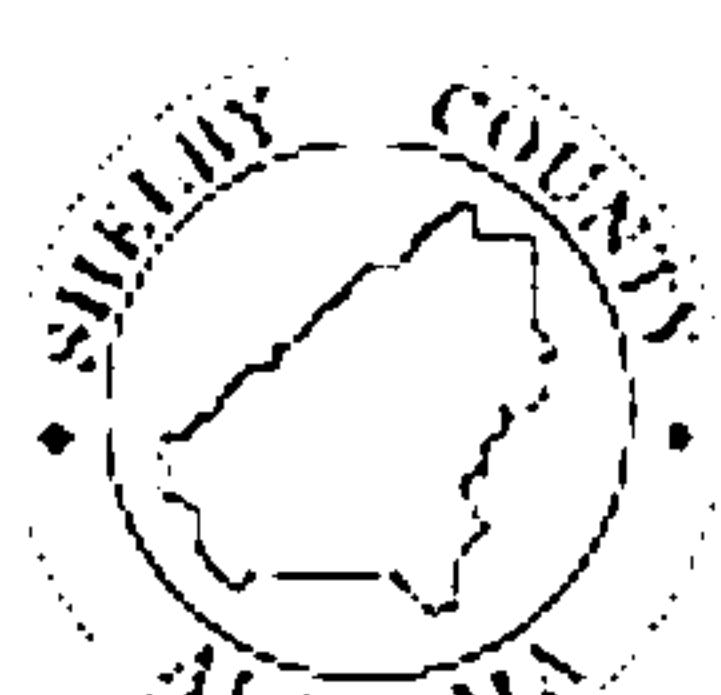
CIERRA GRIFFIN
NOTARY PUBLIC, STATE OF MI
COUNTY OF MACOMB
MY COMMISSION EXPIRES Jan 24, 2031
ACTING IN COUNTY OF Oakland

This notarization was performed using electronic technology by Nationwide Title Clearing, LLC.

Document Prepared By: Jennifer Zak/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
PMAC1 449336604 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
100050250120004740 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI
48501-2026 DOCR T082601-12:40:30 [C-1] EFRMAL1



D0121545890



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/08/2026 10:04:23 AM
\$23.00 JOANN
20260108000006580

