

When Recorded Return To:  
PHH Mortgage Corporation  
C/O Nationwide Title Clearing,  
LLC 2100 Alt. 19 North  
Palm Harbor, FL 34683

Loan Number 8019549487

**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 **TJC MORTGAGE, INC.**, 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 **ONSLow BAY FINANCIAL LLC, WHOSE ADDRESS IS C/O PHH MORTGAGE CORPORATION, 5720 PREMIER PARK DRIVE, WEST PALM BEACH, FL 33407, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE).**

Said Mortgage dated 09/29/2020, made by **SEAN A MCLAUGHLIN AND JOY D MCLAUGHLIN, HUSBAND AND WIFE** in the amount of \$224,000.00, and recorded in Mortgage Instrument # 20201006000451790 of the records in the office of the Judge of Probate of **SHELBY County, ALABAMA.**

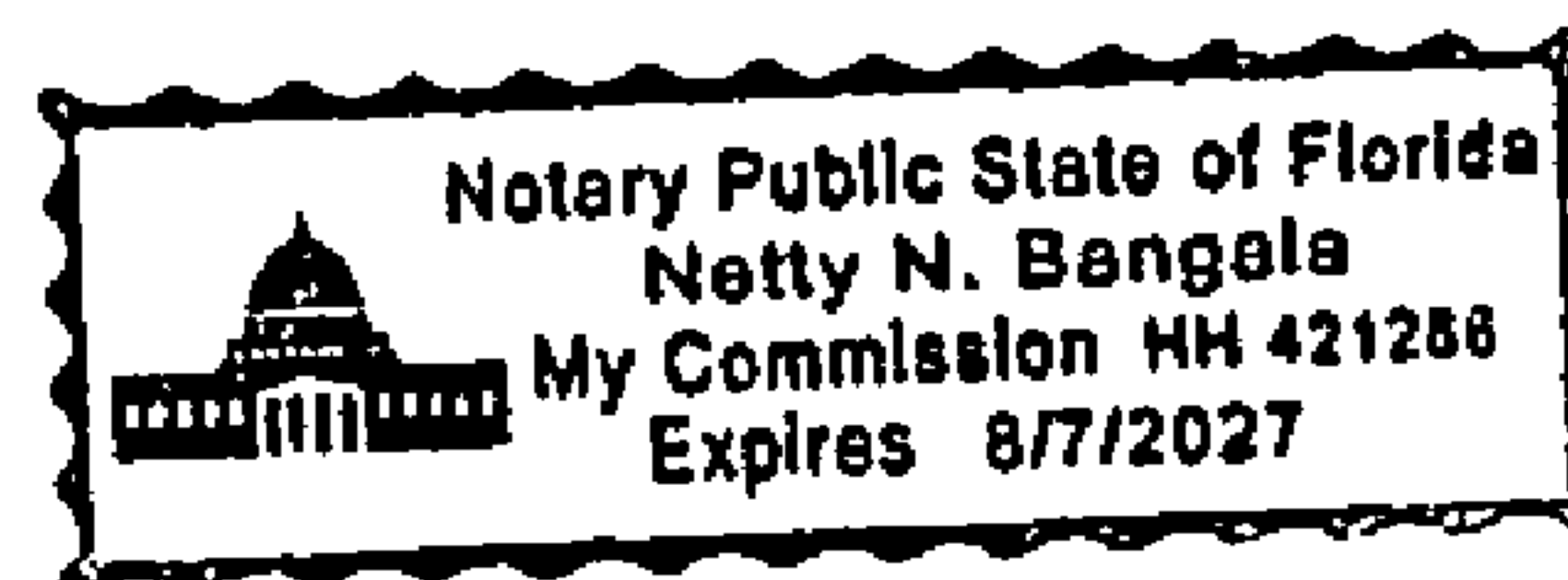
Dated this 23rd day of January, 2026  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS MORTGAGEE, AS NOMINEE FOR **TJC MORTGAGE, INC.**, ITS SUCCESSORS AND ASSIGNS

By *Gwen Murakami*  
**GWEN MURAKAMI**  
ASSISTANT SECRETARY

STATE OF Florida  
COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization on this 23rd day of January, 2026, by **GWEN MURAKAMI** as ASSISTANT SECRETARY of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS MORTGAGEE, AS NOMINEE FOR **TJC MORTGAGE, INC.**, ITS SUCCESSORS AND ASSIGNS, who, as such ASSISTANT SECRETARY being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

*Netty N. Bangala*  
**Netty N. Bangala**  
Notary Public - STATE OF Florida  
Commission expires: **AUG 07 2027**



Document Prepared By: **LAVAR JONES, PHH Mortgage Corporation, a subsidiary of Onity Group Inc., 5720 Premier Park Drive West Palm Beach, FL 33407 800-210-8849**

PHHPD 449551330 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 101087600000516731 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T202601-09:57:00 [C-1] FRMAL1



\*D0122139107\*



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
01/28/2026 08:01:34 AM  
\$24.00 JOANN  
20260128000025760

*Allie S. Bayl*