


Mail to when Recorded:

Universal Asset Management LLC
18044 NW 6th Street, Suite 103
Pembroke Pines, FL 33029


20060118000028380 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
01/18/2006 03:02:53PM FILED/CERT

Ricky L. Lucas / Loan # 77-62330643

ASSIGNMENT OF MORTGAGE / DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers without recourse to Universal Asset Management LLC.

All interest under then certain Deed of Trust/Mortgage dated March 15, 2001 executed by Ricky L. Lucas Borrower(s), to COMPASS BANK. Lender and recorded in Instrument Number 2001-11078 on March 26, 2001, of Official Records in the County Recorder's office of Shelby County, State of Alabama describing land there in as:

SEE ATTACHED "LEGAL DESCRIPTION ADDENDUM"

APN:

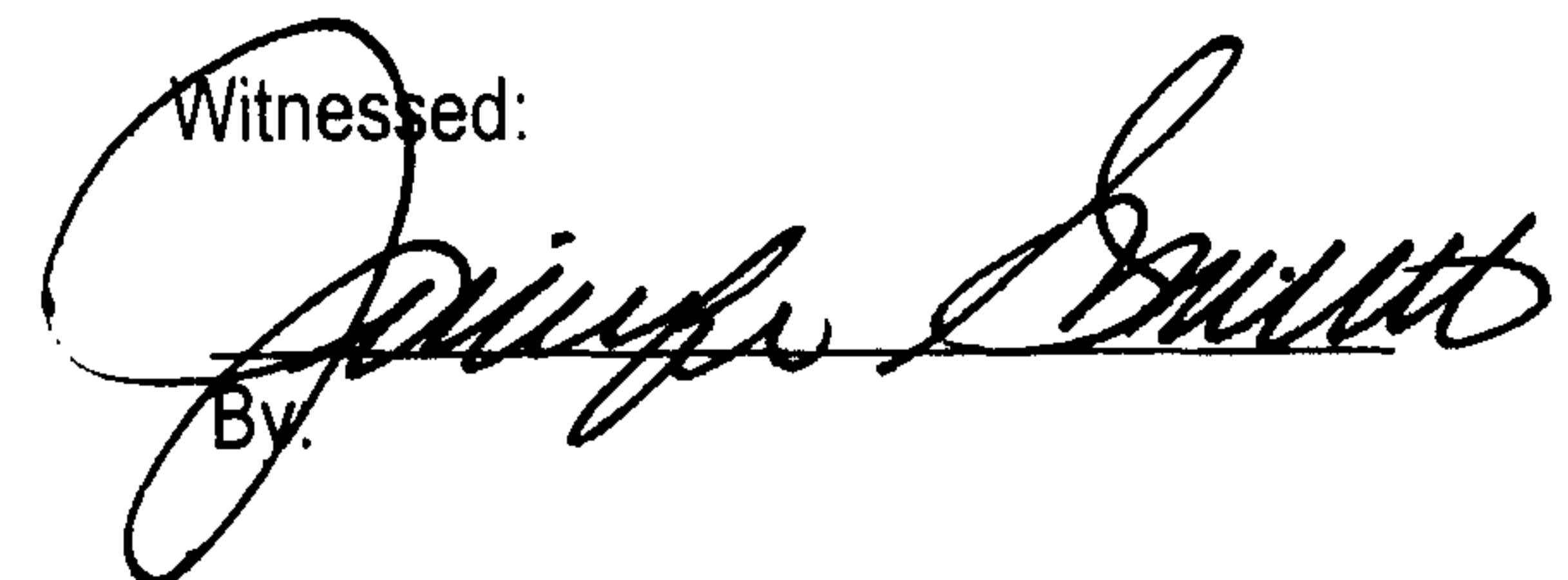
PROPERTY ADDRESS 194 Holloway Hill Drive, Montevallo, Alabama 35115

COMPASS RECEIVABLES ASSET FUNDING TRUST 2003-HE1

By: Compass Bank - Servicing Agent for the Compass Receivables
Asset Funding Trust 2003-HE1

Name: Melanie Leggins
Title: Vice President
Date: 12-23-05

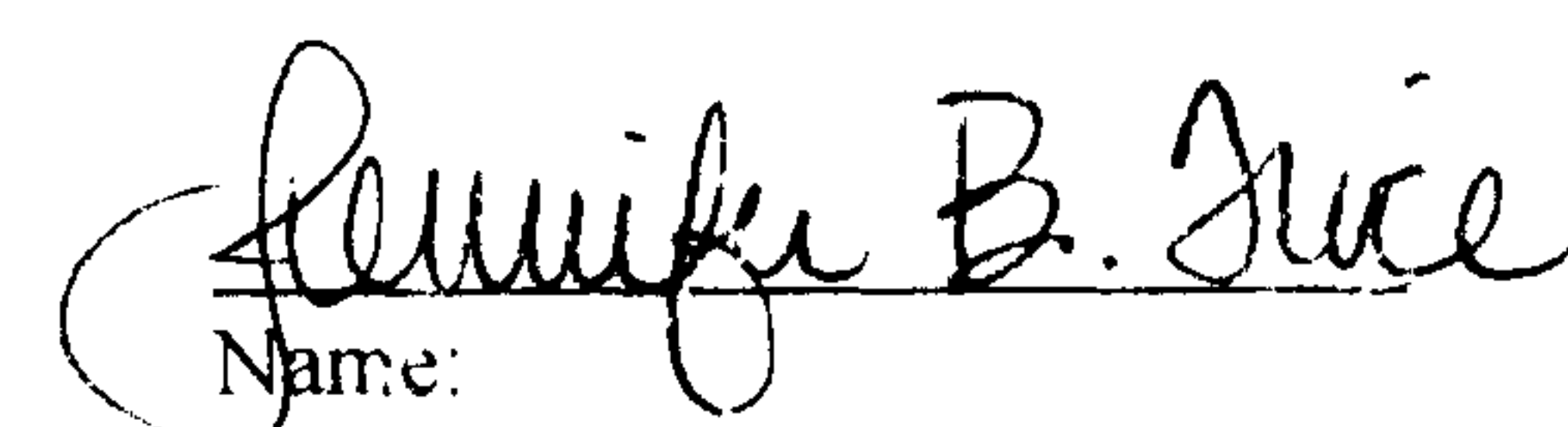
Witnessed:


By:

STATE OF Alabama
COUNTY OF Jefferson

On 12/23/05, before me, Jenniter B. Trice, a Notary Public in and for said State, personally appeared Melanie Leggins, personally known to me (or 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 acknowledgment to me that he/she/they executed the same in his/her/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.

WITNESS my hand and official seal


Name:

“Legal Description Addendum”

Customer Name: Ricky Lucas

Order#: B011460

Application#: 5107509-JMB

All that tract or parcel of land described as commencing at the NW corner of SE 1/4 Of NW 1/4, Section 2, Township 24 North, Range 12 East, and run thence Easterly Along the North boundary of said 1/4-1/4 section 220 feet to the East margin of a Driveway extending Northerly from the Montevallo-Calera Paved Highway; thence Southerly along the East boundary of said driveway, 105 feet to the point of beginning of lot herein described and conveyed; and which said point is the SW corner of the J.E. Walker and Ada Belle Walker lot; thence Easterly and parallel with North boundary of said 1/4 1/4 section and along the South boundary of said J.E. Walker and Ada Belle Walker lot 200 feet; thence Southerly and parallel with the East margin of said driveway 105 feet; thence Westerly and parallel with the North boundary of said 1/4 1/4 section 200 feet, more or less, to the East margin of said driveway; thence Northerly along the East boundary of said driveway 105 feet to the point of beginning; being situated in Shelby County, Alabama.