

14  
RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO:

Prepared By: JOSEPH ASANTE  
US BANK HOME MORTGAGE  
4801 FREDERICA ST Attn: Linda Dant  
OWENSBORO, KY 42301

Loan #: 0077557262 (Investor#: 6912023917)

MIN #: 100021269120239177

MERS Phone: 1-888-679-6377

20071008000469040 1/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
10/08/2007 12:36:11PM FILED/CERT

Space Above this Line for County Recorder

**Assignment of Mortgage**

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to:

Mortgage Electronic Registration Systems, Inc, P.O. Box 2026, Flint, Michigan 48501-2026

all beneficial interest under that certain Mortgage dated: July 13, 2007  
executed by: BEN R FREIGER and ANNA A FREIGER, HUSBAND AND WIFE

Beneficiary: HOMESERVICES LENDING, LLC SERIES A DBA MORTGAE SOUTH

and recorded as Instrument No. <sup>8W</sup> ~~on in Mortgage Book~~: 20070725000346230 ON 7-25-07

Page: , of Official Records in the County Recorders office of Shelby County  
AL , describing land therein as:

LEGAL DESCRIPTION AS SHOWN AND/OR ATTACHED TO THE MORTGAGE REFERRED TO HEREIN.

Pin or Tax ID #: 28-5-16-2-004-006.000 Loan Amount: \$100,000.00


Property Address: 161 FLAGSTONE LANE, CALERA, AL 35040

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

HOMESERVICES LENDING, LLC SERIES A DBA  
MORTGAE SOUTH

Dated: July 24, 2007

State of Minnesota ) ss.  
County of Hennepin

  
NATHANIEL SIMAR  
Vice President Loan Documentation,  
HOMESERVICES LENDING, LLC SERIES A DBA  
MORTGAE SOUTH

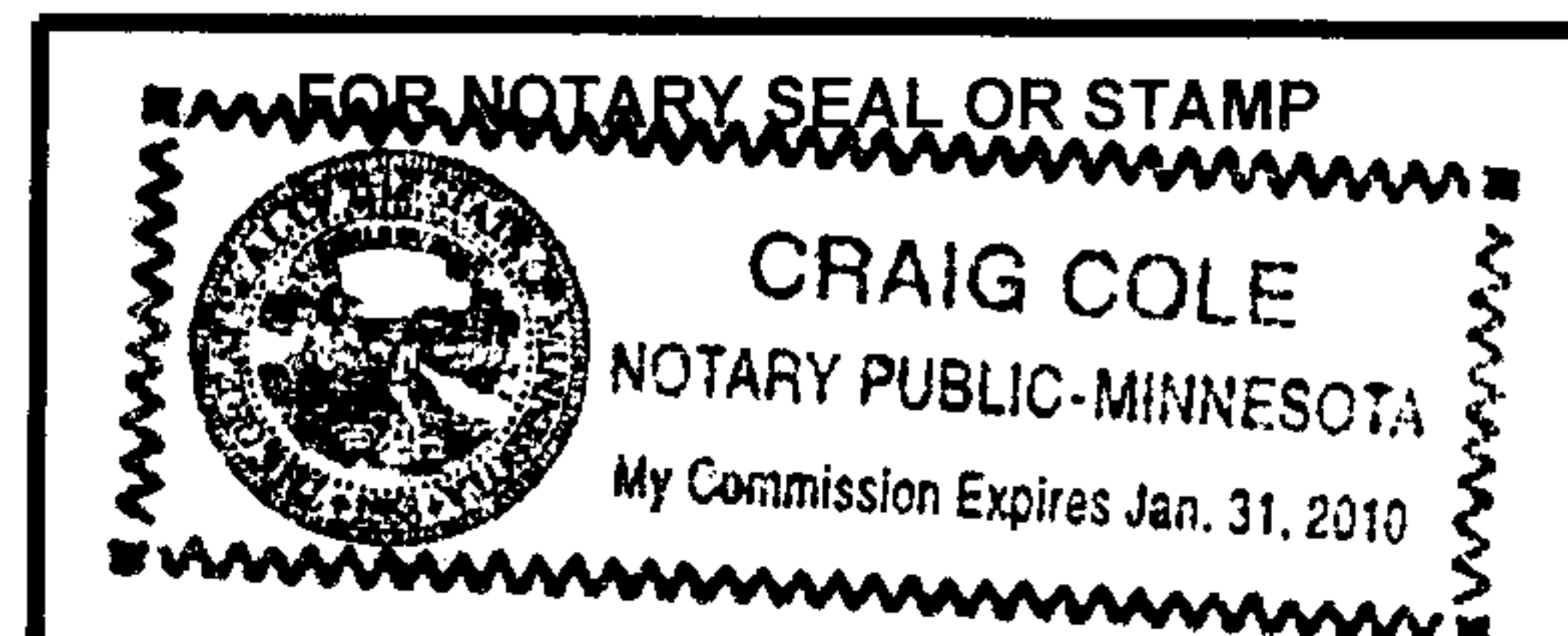
On July 24, 2007

personally appeared NATHANIEL SIMAR, Vice President Loan Documentation of HOMESERVICES LENDING, LLC SERIES A DBA MORTGAE SOUTH 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 acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies)

entity upon behalf of which the person(s) acted, executed the instrument.  
WITNESS my hand and official seal.

  
Craig Cole

(Seal)



**REORDER'S MEMORANDUM**

At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.

20071008000469040 2/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
10/08/2007 12:36:11PM FILED/CERT

any party that has taken title to the Property, whether or not under the Note and/or this Security Instrument.

**THE PROPERTY**

Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and amendments of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the County of SHELBY :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]  
LOT 154, ACCORDING TO THE SURVEY OF CAMDEN COVE, SECTOR 111, AS RECORDED  
IN MAP BOOK 28, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

THIS IS A PURCHASE MONEY SECURITY INSTRUMENT. TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701

Parcel ID Number: 28-5-16-2-004-006.000  
161 FLAGSTONE LANE  
CALERA  
("Property Address"):

which currently has the address of  
[Street]  
[City] , Alabama 35040 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.**  
Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this