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ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA)
MONTGOMERY COUNTY)

FOR VALUE RECEIVED, the undersigned Real Estate Financing, Inc., a corporation organized and existing under the laws of the State of Alabama, does hereby GRANT, BARGAIN, SELL, CONVEY, ASSIGN AND DELIVER UNTO FIRST ALABAMA BANK, its successors and assigns, that certain mortgage executed by Paul R. Jacka and Ann J. Jacka

to REAL ESTATE FINANCING, INC. in the principal sum of \$ 144,900.00, dated the 29th day of April, 1992 and filed for record on the day of and recorded in the Office of the JUDGE OF PROBATE of Shelby County, Alabama, in Mortgage Book No. , on page No. , together with the debt thereby secured and the note therein described and all interest of the undersigned in and to the land and property conveyed by said mortgage.

SEE ATTACHED LEGAL

TO HAVE AND TO HOLD unto the said First Alabama Bank, its successors and assigns, FOREVER.

IN WITNESS WHEREOF, the said Real Estate Financing, Inc., has caused this instrument to be executed in its name by Carol Van Houten its, Vice President and its corporate seal to be hereto affixed and attested by Brenda Koerner, its Assistant Vice President, both, of whom are thereunto duly authorized, this the 8th day of June, 1992.

REAL ESTATE FINANCING, INC.

BY: *Carol Van Houten*
Carol Van Houten
Vice President

ATTEST:

BY: *Brenda Koerner*
Brenda Koerner
Assistant Vice President

STATE OF ALABAMA)
MONTGOMERY COUNTY)

I, the undersigned, a Notary Public in and for said State, do hereby certify that Carol Van Houten and Brenda Koerner, whose names as Vice President and Assistant Vice President respectively, of Real Estate Financing, Inc., a corporation, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 8th day of June, 1992.

June R. Ross
Notary Public, Alabama, State at Large
My Commission expires: August 4, 1995

This instrument was prepared by:

Lisa Tarver
as an employee of
REAL ESTATE FINANCING, INC.
P.O. BOX 669
MONTGOMERY, ALABAMA 36101-0669

Inst # 1992-11869

I hereby certify this is a true and correct copy of the original thereof.

Frank L. Byrum
Closing Attorney

Inst # 1992-11869
06/22/1992-11869
12:43 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on April 29, 1992

The grantor is

Paul R. Jacka and wife, Ann J. Jacka

("Borrower"). This Security Instrument is given to
Real Estate Financing, Inc.

which is organized and existing under the laws of the state of Alabama
address is P. O. Box 669, Montgomery, AL 36101-0669

, and whose

("Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED FORTY FOUR THOUSAND NINE HUNDRED AND no/100 Dollars (U.S. \$ 144,900.00).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on May 1, 2022.
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to
protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this
Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's
successors and assigns, with power of sale, the following described property located in

Shelby

County, Alabama:

Lot 37, according to the Survey of Harvest Ridge, Second Phase, as
recorded in Map Book 12, Page 49, in the Probate Office of Shelby
County, Alabama.

Subject to existing easements, restrictions, building set-back lines,
rights of way, limitations, if any, of record.

This mortgage is also subject to the terms of that certain Construction Loan Agreement
with its Construction/Permanent Rider of even date herewith which is incorporated by
this reference, and may be assigned to further secure Borrowers' note for permanent
financing. Permanent financing interest rate shall never be greater than 12.25.

which has the address of 130 Chestnut Drive, Alabaster

[Street, City],

Alabama

35007

[Zip Code]

("Property Address");