

TRANSFER AND ASSIGNMENT

STATE OF GEORGIA)
COUNTY OF DEKALB)

FOR VALUE RECEIVED, the undersigned (LIBERTY MORTGAGE CORPORATION
does hereby grant, bargain, sell, convey, assign and deliver unto
Federal Home Loan Mortgage Corporation, 2839 Paces Ferry Rd. NW. Atlanta,
Georgia 30339
its successors and assigns, those certain mortgages hereinafter more particularly
and filed as indicated below, together with debts thereby secured, the notes
therein described and all its interest in and to the lands and properties
conveyed by said mortgages, via:

NAME(S) OF
MORTGAGOR

BOOK PAGE COUNTY STATE

John D. Young and
Gayle Young

7923 (see attached)

Shelby

Alabama

Inst # 1992-24409

10/23/1992-24409

10:41 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said Federal Home Loan Mortgage Corporation
its successors and assigns, forever.

IN WITNESS WHEREOF, the said LIBERTY MORTGAGE CORPORATION
as owner of said mortgages has caused these presents to be executed this the
8th day of August, 19 92.

LIBERTY MORTGAGE CORPORATION

BY:

Wanda L. Scroggy, V.P.

ATTESTED

BY:

Gloria Craig, A.V.P.

STATE OF GEORGIA)
COUNTY OF DeKalb)

RETURN TO: RENATE W. LESTER
LIBERTY MORTGAGE CORPORATION
6491 PEACHTREE INDUSTRIAL BLVD.
DORAVILLE, GEORGIA 30360

I, the undersigned authority, a Notary Public, in and for said county, in
said state, hereby certify that Gloria Craig and
Wanda L. Scroggy, V.P., whose names as Assistant Vice President
and Vice President, respectively, of LIBERTY MORTGAGE
CORPORATION, are signed to the foregoing instrument, 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 same
voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 8th day of August,
19 92.

Notary Public

My commission expires: _____

Notary Public, Cobb, Georgia.
My Commission Expires May 27, 1996

LIBERTY SAVINGS BANK, F.S.B.
6491 Peachtree Industrial Blvd.
Doraville, GA 30360

[Space Above This Line For Recording Data]

Loan ID# 1264270

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 6th, 1992
The grantor is JOHN D. YOUNG and GAYLE YOUNG

("Borrower").

This Security Instrument is given to

LIBERTY SAVINGS BANK, FSB

which is organized and existing under the laws of the United States of America
and whose address is 6491 Peachtree Industrial Boulevard, Doraville, Georgia 30360

("Lender").

Borrower owes Lender the principal sum of one hundred seventeen thousand five hundred
fifty and NO/100----- Dollars (U.S. \$117,550.00).

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
June 1st, 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 74, according to the Survey of Sunny Meadows, Second Sector, as recorded in Map
Book 9, Page 1 A & B, in the Office of the Judge of Probate of Shelby County, Alabama.

The proceeds of this loan have been applied on the purchase
of the herein described property.

Inst # 1992-24409

10/23/1992-24409
10:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 MCD 9.00

which has the address of 3329 SUNNY MEADOWS COURT, BIRMINGHAM,
[Street] [City]
Alabama 35243 ("Property Address");
[Zip Code]

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever,
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 mortgage, 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.