STATE OF ALABAMA

COUNTY OF JEFFERSON

For valuable consideration in hand paid to the undersigned, ALABAMA TELCO CREDIT UNION, by CU Lending, Inc., the receipt whereof is acknowledged,

the undersigned does hereby grant, bargain, sell, convey, and assign unto CU Lending, Inc. that certain mortgage executed by ALBERT LEE PENDERGRASS and BICH CHAU THI NGUYEN. HUSBAND bearing date of the 24 day of July , 19 95, and recorded in Volume AND WIFE

[005] Page 22426, of the mortgage records in the Office of the Judge of Probate of Shelby County, Alabama, together with the debt thereby secured and the property therein described.

BEGIN AT THE SOUTHWEST CORNER OF THE NW 1/4 OF THE NE 1/4 OF SECTION 33. TOWNSHIP 20 SOUTH, RANGE 3 WEST. SHELBY COUNTY, ALABAMA; THENCE IN AN EASTERLY DIRECTION ALONG THE SOUTH BOUNDARY OF SAID 1/4-1/4 SECTION 144.48 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE IN AN EASTERLY DIRECTION ALONG SAID SOUTH BOUNDARY 144.49 FEET; THENCE TURN 90 DEGREES 00 MINUTES TO THE LEFT IN A NORTHERLY DIRECTION 230.0 FEET; THENCE TURN 90 DEGREES 00 MINUTES TO THE LEFT IN A WESTERLY DIRECTION 148.87 FEET; THENCE TURN 91 DEGREES 05 MINUTES TO THE LEFT IN A SOUTHERLY DIRECTION 230.00 FEET MORE OR LESS TO THE POINT OF BEGINNING.

ALSO. AN EASEMENT FOR INGRESS AND EGRESS SITUATED IN THE NW 1/4 OF NE 1/4. SECTION 33. TOWNSHIP 20 SOUTH. RANGE 3 WEST. SHELBY COUNTY, ALABAMA. SAID EASEMENT BEGIN 20 FEET WIDTH, OR 10 FEET ON EACH SIDE OF A CENTERLINE WHICH 1S MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE SOUTHWEST CORNER OF SAID NW 1/4 OF NE 1/4, RUN IN AN EASTERLY DIRECTION ALONG THE SOUTH LINE OF SAID 1/4-1/4 SECTION FOR A DISTANCE OF 288.97 FEET. THENCE TURN AN ANGLE TO THE LEFT OF 90 DEGREES 00 MINUTES AND RUN IN A NORTHERLY DIRECTION FOR A DISTANCE OF 190 FEET. MORE OR LESS. TO A POINT IN THE CENTER OF A CONCRETE DRIVEWAY. THENCE TURN AN ANGLE TO THE RIGHT OF 44 DEGREES MORE OR LESS AND RUN IN A NORTHEASTERLY DIRECTION ALONG THE CENTERLINE OF SAID CONCRETE DRIVEWAY FOR A DISTANCE OF 45 FEET, MORE OR LESS TO THE EDGE OF A GRAVEL TRAVELWAY BEING THE POINT OF BEGINNING.

In Witness Whereof, ALABAMA TELICO CREDIT UNION

has caused this

instrument to be executed by

SAM BROWN

, who is thereunto duly authorized, on this

, its

day of July

PRESIDENT

, 1**9**95.

ALABAMA JELCO CREDIT UNION

SAM BROWN

Its PRESIDENT

Inst + 1995-22427

STATE OF ALABAMA

COUNTY OF JEFFERSON

08/16/1995-22427 10:45 AM CERTIFIED

I, the undersigned, a Notary Public in and for said county in the state hereby certify that SAM BROWN

PRESIDENT

OF ALABAMA TELCO CREDIT UNION

is signed to the foregoing transfer and who is known to me, acknowledged before me on this day that, being informed of the contents of the transfer, he, as such officer and with full authority, executed the same voluntarily for and as the act of said credit union.

Given under my hand and official seal this

24 day of July

,1995.

My commission expires: 7-18-99

Notary Public