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Richardson Consulting Group, Inc.
505-A San Marin Drive #110
Novato, CA 94945

RECORD 1ST

HUD Control Number: 201511 Loan Number: 2365484

MASON STAFFORD
PREPARED BY: BERKELEY FEDERAL B&T
1665 PALM BEACH LAKES BLVD.
W. PALM BEACH, FL 33401

ASSIGNMENT OF MORTGAGE ALABAMA

Inst # 1996-26352

08/14/1996-26352
11:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MEL 13.50

This **ASSIGNMENT OF MORTGAGE** is made and entered into as of this 1st day of May, 1996 from **U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD")**, whose address is 451 SEVENTH ST., SW, WASHINGTON, DC 20410 ("Assignor") to **BERKELEY FEDERAL BANK & TRUST FSB**, whose address is THE FORUM, SUITE 105, 1665 PALM BEACH LAKES BLVD., WEST PALM BEACH, FLORIDA 33401 ("Assignee").

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignor does by these presents hereby grant, bargain, sell, transfer and set over unto the Assignee, its successors, transferees and assigns forever, all of the right, title and interest of said Assignor in and to the following instrument describing land therein, duly recorded in the Probate Office of **SHELBY** County, State of **ALABAMA**, as follows;

Mortgagor: JOSEPH M. HUFFSTETLER AND SUSAN C. HUFFSTETLER
Mortgagee: NATIONAL HERITAGE MORTGAGE CORPORATION
Document Date: DECEMBER 30, 1986
Date Recorded: JANUARY 12, 1987
Book/Volume/Docket/Liber: 109
Page/Folio: 658
Property Address: 319 FRANK DRIVE, MONTEVALLO, AL

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Together with any and all notes and obligations therein described or referred to, the debt respectively secured thereby and all sums of money due and to become due thereon, with interest thereon, and attorney's fees and all other charges.

Any changes in the payment obligations under the Note by virtue of any forbearance or assistance agreement, payment plan or modification agreement agreed to by U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD"), whether or not in writing, is binding upon the Assignee/Payee, its successors and assigns. The Note and the Mortgage/Deed of Trust securing the Note may only be transferred and assigned to a person or entity that is either an FHA-Approved Servicer/Mortgagee/Beneficiary or who has entered into a contract for the servicing of the Note with an FHA-Approved Servicer. The Note and the Mortgage/Deed of Trust securing the Note shall be serviced in accordance with the servicing requirements set forth by HUD. These sales and servicing provisions shall continue to apply unless the Mortgage/Deed of Trust is modified, for consideration, with the consent of the Mortgagor/Trustor, refinanced, or satisfied of record. **This assignment/endorsement is made and executed with all FHA insurance terminated.**

This Assignment is made without recourse.

Dated: May 1, 1996.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD")

BY: _____

NAME: Arthur J. Castner

TITLE: Attorney - In - Fact

Witnesses:

(1) _____

Ed Alonzo

(2) _____

Pamela Dorsey

STATE OF FLORIDA)

)SS.

COUNTY OF PALM BEACH)

Subscribed and sworn to me this 1st day of May, 1996, by Arthur J. Castner as Attorney - In - Fact of **U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ("HUD")**. He is personally known to me.

Cathi Barnett

Notary Public

NOTARY STAMP OR SEAL



CATHI BARNETT
My Commission CC558508
Expires May, 21, 2000

State of Alabama

FHA Case No.

011-2754839-703

EXHIBIT "A"

The State of Alabama,
SHELBY County. } ss:

Know All Men by These Presents:

That whereas the undersigned Joseph M. Huffstetler and wife, Susan C. Huffstetler

, of the City of Montevallo, County of Shelby
and State of Alabama, party of the first part (hereinafter called the Mortgagor),
has become justly indebted unto National Heritage Mortgage Corporation

, a corporation organized and existing under the laws of the State of Alabama
, party of the second part (hereinafter called the Mortgagee), in the full
sum of Fifty-Seven Thousand Two Hundred Ninety-Seven and no/100-----

-----Dollars (\$ 57,297.00),
money lent and advanced, with interest at the rate of nine and one-half per centum (9.50 %)
per annum until paid, for which amount the Mortgagor has signed and delivered unto the said Mortgagee a certain promissory note
bearing even date with these presents, the said principal and interest to be payable at the office of
National Heritage Mortgage Corporation
in Birmingham, Alabama

, or at such other place as the holder
may designate in writing, in monthly installments of Four Hundred Eighty-One and 78/100-----
-----Dollars (\$ 481.78), commencing on the first day of February

19 87, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of
principal and interest, if not sooner paid, shall be due and payable on the first day of January, 2017.

Whereas the said Mortgagor is desirous of securing the prompt payment of said note and the several installments of principal, in-
terest, and monthly payments hereinafter provided for, and any additional indebtedness accruing to the Mortgagee on account of any
future payments, advances, or expenditures made by the Mortgagee as hereinafter provided:

Now, Therefore, in consideration of the premises and the sum of One Dollar (\$1) to the undersigned Mortgagor in hand paid by
the Mortgagee, the receipt whereof is hereby acknowledged, and for the purpose of securing the prompt payment of said indebtedness
as it becomes due the said Mortgagor does hereby grant, bargain, sell, and convey unto the said Mortgagee the following described
real property situated in Shelby County, Alabama, to wit:

Lot 24, in Block 1, according to the Survey of Green Valley,
Third Sector, as recorded in Map Book 6, page 113, in the
Office of the Judge of Probate of Shelby County, Alabama.
Mineral and mining rights excepted.

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

The following items are taken as additional security: range/oven.

The proceeds of this loan have been applied to the purchase price of the property described
herein conveyed to mortgagors simultaneously herewith.

The Rider hereto is referenced and incorporated and made a part hereof.

together with the hereditaments and appurtenances thereunto belonging, and also together with all equipment and fixtures for heating
and lighting now or hereafter installed therein by the Mortgagor.

To Have and to Hold the same with all the rights, privileges, and appurtenances thereunto belonging or in anywise appertaining un-
to the said Mortgagee and assigns of the Mortgagee forever.

And the Mortgagor hereby covenants that they are seized of said real property in fee simple, and have a good right to sell
and convey the same; that the property is free from all encumbrances and that the Mortgagor, and Mortgagor's heirs, executors,
administrators, next-of-kin, and assigns will forever defend the same unto the Mortgagee and assigns against the claims of all persons
whomsoever;

This form is used in connection with mortgages insured under the one-to-four family provisions of the National Housing Act which
require a One-Time Mortgage Insurance Premium payment including section 203(b) and (i) in accordance with regulations for
those programs.

Previous Editions Are Obsolete

Page 1 of 4

Thomas L. Foster

HUD-92100M-1 (3-88 Edition)

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BOOK 109 PAGE 658