

After Recording Return To:
Richardson Consulting Group, Inc.
505-A San Marin Drive #110
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HUD Control Number: 201616 Loan Number: 2423820

**ASSIGNMENT OF MORTGAGE
ALABAMA**

Inst # 1996-26676

08/16/1996-26676
12:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
13.50
003 MCD

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: VALENCIA B. WRIGHT
Mortgagee: STATESMAN MORTGAGE COMPANY, A GEORGIA CORPORATION
Document Date: 2/14/90
Date Recorded: 2/16/90
Book/Volume/Docket/Liber: 279
Page/Folio: 127
Property Address: 1030 ISLAND ST, 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.

This Assignment is made without recourse.

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

BY: Donald Sh

TITLE: Attorney - In - Fact

(1) 
Ed Stone


(2) Kym Cope
Kym Cope

STATE OF FLORIDA)
)SS.
COUNTY OF PALM BEACH)

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

NOTARY STAMP OR SEAL

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


Notary Public


 ELIZABETH J HORAN
My Commission CC556560
Expires May. 22, 2000

EXHIBIT "A"

(Space Above This Line For Recording Data)

State of Alabama
County of Shelby

MORTGAGE

FHA Case No.

011: 3228768-748

THIS MORTGAGE ("Security Instrument") is given on
The Mortgagor is Valencia B. Wright, an unmarried woman

February 14

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whose address is 245 Island Street, Montevallo, Alabama 35115
Statesman Mortgage Company, a Georgia Corporation ("Borrower"). This Security Instrument is given towhich is organized and existing under the laws of Georgia, and whose
address is P. O. Box 9128, Des Moines, Iowa 50306 ("Lender"). Borrower owes Lender the principal sum ofThirty-Two Thousand, Three Hundred Thirty-Three and 00/100
Dollars (U.S. \$ 32,333.00). 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
March 1, 2020. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced
by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest,
advanced under paragraph 6 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 the power of sale, the following described property located in
Shelby County, Alabama:

Begin at the intersection of the Northeast boundary of Block Street with the
Southeast boundary of Island Street as shown on map of Walnut Grove Subdivision
as recorded in Map Book 4, Page 93, in the Shelby County Probate Office; thence
Northeasterly along said Southeast boundary 65.00 feet to the point of
beginning; thence continue along same course 93.99 feet; thence right 93
degrees 45 minutes along the right-of-way of School Street in a Southeasterly
direction 125.27 feet; thence right 86 degrees 15 minutes in a Southwesterly
direction 89.00 feet; thence right 91 degrees 28 minutes in a Northwesterly
direction 125.04 feet to the point of beginning.

THIS IS A PURCHASE MONEY FIRST MORTGAGE.

which has the address of 245 Island Street, Montevallo [Street, City],
Alabama 35115 [ZIP Code], ("Property Address");

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, rights, appurtenances, rents, royalties, mineral,
oil and gas rights and profits, water rights and stock and all 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 seized 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.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the
debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payments of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together
with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments
levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for
insurance required by paragraph 4.

Mitchell

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