

After Recording Return To:
Richardson Consulting Group, Inc.
505-A San Marin Drive #110
Novato, CA 94945

HUD Control Number: 201482 Loan Number: 2447282

**ASSIGNMENT OF MORTGAGE
ALABAMA**

Inst # 1996-26677
08/16/1996-26677
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: RONALD JROME SHEPHERD
Mortgagee: SOUTH STATES MORTGAGE CORPORATION
Document Date: 5/30/86
Date Recorded: 6/4/86
Book/Volume/Docket/Liber: 074
Page/Folio: 765
Property Address: 22 FOX HOUND TR, PELHAM, AL

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

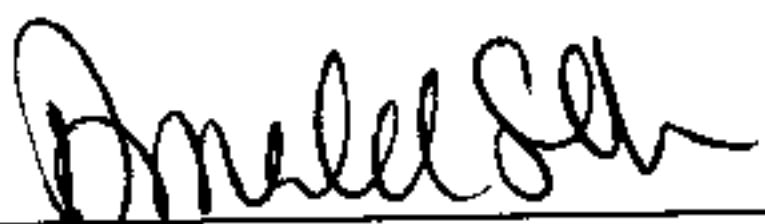
Together with any and all notes and obligations therein described or referred to, the debt respectively secured thereby and all sums of money due and to become due thereon, with interest thereon, and attorney's fees and all other charges.

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")

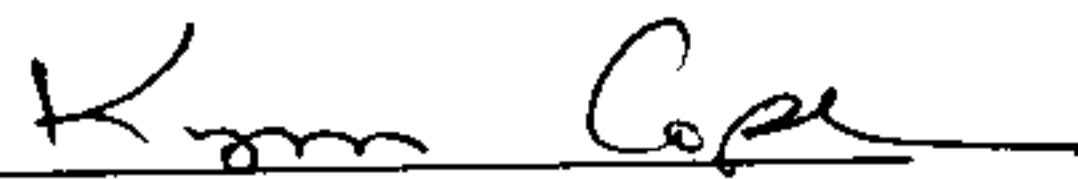
BY: 

NAME: Donald St. John

TITLE: Attorney - In - Fact

Witnesses:

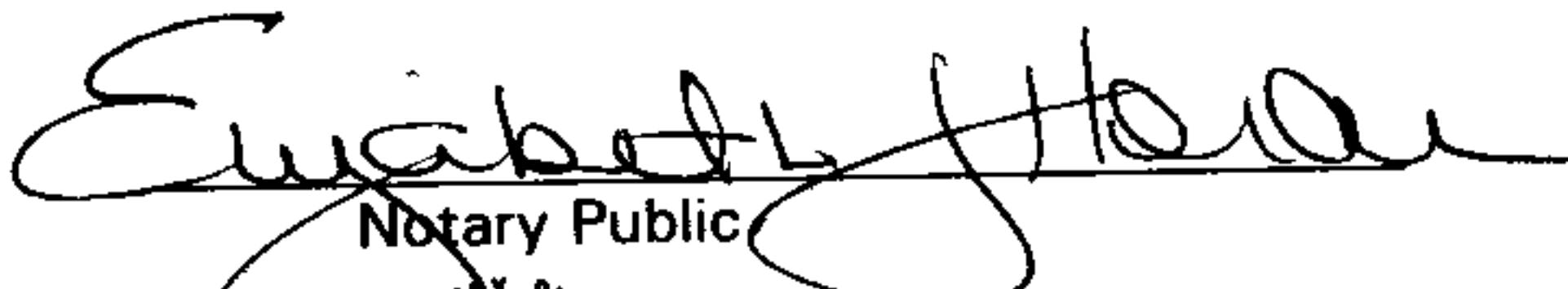
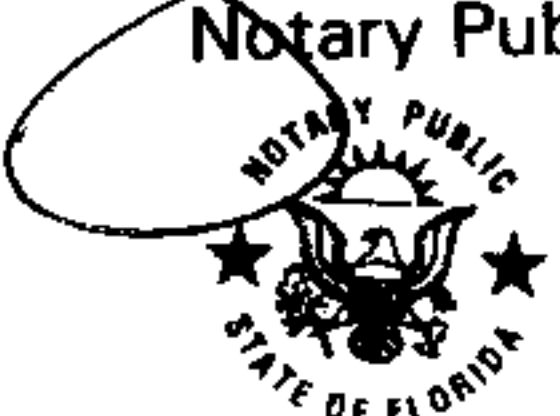
(1) 
Ed Stone

(2) 
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


Notary Public

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

PREPARED BY: BERKELEY FEDERAL B&T
1005 PALM BEACH LAKES BLVD.
W. PALM BEACH, FL 33401
MASON STAFFORD

2447282

199118

164760

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EXHIBIT "A"

THE STATE OF ALABAMA
SHELBY COUNTY.

KNOW ALL MEN BY THESE PRESENTS:

That whereas the undersigned Ronald Jrome Shepherd, a single man
of the City of Pelham, County of Shelby
and State of Alabama, party of the first part (hereinafter called the
Mortgagor), has become justly indebted unto South States Mortgage Corporation
Alabama, a corporation organized and existing under the laws of
part (hereinafter called the Mortgagee), in the full sum of Seventy Two Thousand One Hundred Ninety
Two and no/100 Dollars (\$ 72,192.00).
money lent and advanced, with interest at the rate of ten
per centum (10.00 %)
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
South States Mortgage Corporation in Birmingham, Alabama 35235
or at such other place as the holder may designate
in writing, in monthly installments of Six Hundred Thirty Three and 54/100
Dollars (\$ 633.54), commencing on
the first day of July, 19 86, 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 June, 2016

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BOOK 074 PAGE 762

WHEREAS the said Mortgagor is desirous of securing the prompt payment of said note and the several
installments of principal, interest, 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 Ronald Jrome Shepherd, a single man,
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 Ronald Jrome Shepherd, a single man,
do hereby grant, bargain, sell, and convey unto the said Mortgagee the following described real property situated in
Shelby County, Alabama, to wit:

Lot 22, according to survey of Hunter's Glen, First Addition, as recorded in Map Book 6,
page 56, in the Probate Office of Shelby County, Alabama; being situated in Shelby
County, Alabama.

Ronald Jrome Shepherd and Ronald Jerome Shepherd is one and the same person.

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

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 unto the said Mortgagee and assigns of the Mortgagee forever.

And the Mortgagor hereby covenants that I am 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 MORTGAGE IS MADE, however, subject to the following covenants, conditions, and agreements, that is
to say:

1. That the Mortgagor will promptly pay the principal of and interest on the indebtedness evidenced by the
said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an
amount equal to one or more monthly payments, on the principal that are next due on the note, on the first day of
any month prior to maturity provided, however, that within the time of an intention to exercise such privilege is given
at least thirty (30) days prior to payment. part, on any installment due date.

2. Together with an in addition to the monthly payments of principal and interest payable under the terms of
the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until said note is
fully paid, the following sums:



HUD One-Time MIP *Larry Halcomb*