STATE OF ALABAMA

COUNTY OF SHELBY

۴,

For valuable consideration in hand paid to the undersigned, CULENDING, INC.

, by PHH Mortgage Services Corporation, the receipt whereof is acknowledged, the undersigned does hereby grant, bargain, sell, convey, and assign unto PHH Mortgage Services Corporation that certain mortgage executed by WILLIAM E. MCGILL and ZELLIE E MCGILL certain date of the 21 day of March , 19 97 , and recorded in Volume 1997, Page 10710, 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.

LOT 18. ACCORDING TO THE SURVEY OF DEARING DOWNS. AS RECORDED IN MAP BOOK 6. PAGE 136, IN THE PROBATE OFFICE OF SHELBY COUNTY. ALABAMA. SITUATED IN THE TOWN OF BELENA, SHELBY COUNTY, ALABAMA.

Inst # 1997-10712

04/07/1997-10712 11:00 AM CERTIFIED SHELBY COUNTY NUMBER OF PRODUTE 001 HEL 8.50

In Witness Whereof, CU LENDING. INC.

instrument to be executed by VICKI C. WILLIAMS

SR. VICE PRESIDENT, who is thereunto duly authorized, on this

day of April , 1997.

CU LENDING. INC.

By: VICKI C. WILLIAMS

Its SR. VICE PRESIDENT

STATE OF ALABAMA

COUNTY OF SHELBY

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

VICKI C. WILLIAMS

SR. VICE PRESIDENT of CULENDING. INC.

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

day of April

,1997.

My commission expires: 11-27-99

Prepared By: A N N

CU LENDING, INC. 22 INVERNESS CTR PKWY, BIRMINGHAM, AL 35242

Notary Public