ASSIGNMENT

STATE OF ALABAMA

COUNTY OF SHELBY

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 BILLY RAY MORROW. AN UNMARRIED MAN bearing date of the 6 day of february , 19 98 , and recorded in Volume of the interest of the mortgage records in the Office of the Judge of Probate of Shelby 1999-08/57 County, Alabama, together with the debt thereby secured and the property therein described.

LOT 17. ACCORDING TO THE RESURVEY OF CRESTMONT, AS RECORDED IN MAP BOOK 22. PAGE 30. IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Inst # 1998-08158

SR.

In Witness Whereof, CU LENDING, INC.

instrument to be executed by VICKIC, WILLIAMS, its

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

day of February, 1998.

CU LENDING, INC.

By:

Market and Spirit States

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 , whose name as

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 Febru

VICE PRESIDENT

.1998.

My commission expires: 7/23/47

Prepared By: Ann Howard

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

Notary Public