

Prepared by:
Christina Sarpy
Christina Sarpy
Collateral Mgmt Dept
7800 McCloud Rd
Greensboro, NC 27409

When Recorded, mail to:

Oakwood Acceptance CORP
PO Box 27081
Greensboro, NC 27499-4393

ASSIGNMENT OF MORTGAGE

OAKWOOD ACCEPTANCE CORPORATION, a North Carolina corporation, (the "Assignor"), for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, hereby absolutely sells, transfers, assigns, delivers, sets-over and conveys to **PNC BANK, NA, AS TRUSTEE U/A DATED AS OF NOVEMBER 1, 1997** (the "Assignee"), without recourse or warranty, the Assignor's right, title and interest in the following:

The mortgage or deed of trust identified on Exhibit A hereto (the Mortgage"), involving the promissory note or other evidence of indebtedness secured by such Mortgage (the "Note") and all liens and security interests securing the payments of the Note.

TO HAVE AND TO HOLD the Mortgage, together with all and singular the rights and privileges thereunto in any way belonging unto Assignee, its successors and assigns, forever.

DATED the 1st day of May, 1998.

OAKWOOD ACCEPTANCE CORPORATION,
Assignor:

David D. Millsaps
David D. Millsaps, Assistant Vice President

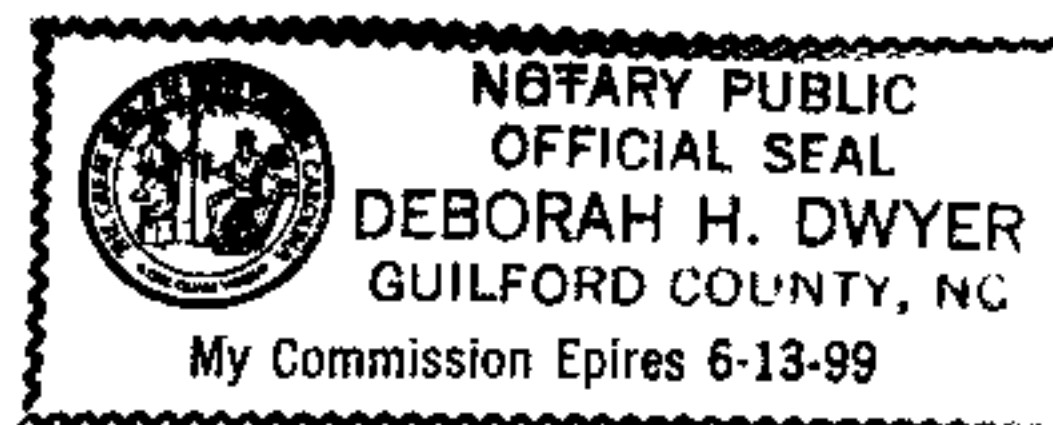
STATE OF NORTH CAROLINA
COUNTY OF GUILFORD

I, Deborah H. Dwyer, a Notary Public in and for the State of North Carolina, do hereby certify that David D. Millsaps who acknowledged himself to be Assistant Vice President of Oakwood Acceptance Corporation, as Assignor in the foregoing instrument bearing the date personally appear before me in the jurisdiction aforesaid and he executed the instrument on behalf of said corporation for the purposes therein contained.

Witness my hand and official seal the 1st day of May, 1998.

Deborah H. Dwyer
Deborah H. Dwyer, Notary Public

My Commission Expires: June 13, 1999



Inst # 1998-37735

09/28/1998-37735
03:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00
SNA
002

ACCT. NO. 1198605

EXHIBIT "A"

THAT CERTAIN DEED OF TRUST/MORTGAGE DATED 07/23/97, EXECUTED BY JENNIFER A. BRITTON, AN UNMARRIED INDIVIDUAL, IN FAVOR OF AND FOR THE BENEFIT OF OAKWOOD ACCEPTANCE CORPORATION, SECURING THE ORIGINAL PRINCIPAL AMOUNT OF \$68,032.07 RECORDED 08/01/97 IN THE OFFICIAL RECORDS IN THE RECORDING OFFICE FOR SHELBY COUNTY IN THE STATE OF ALABAMA, BOOK NO. INSTRUMENT NO. 1997-24167.

LEGAL DESCRIPTION

A parcel of land in the NE 1/4 of the SW 1/4 of Section 36, Township 18 South, Range 1 East, Shelby County, Alabama, being described as follows: Commence at the Northwest corner of the NE 1/4 of the SW 1/4 of Section 36, Township 18 South, Range 1 East, thence run East along the North line of the NE 1/4 of the SW 1/4 for a distance of 334.31 feet; thence turn an angle to the right of 84 deg. 17 min. 51 sec. and run South for a distance of 1010.62 feet to the point of beginning; from the point of beginning thus obtained continue along the last described course for a distance of 290.40 feet; thence turn an angle to the left of 89 deg. 14 min. 35 sec. and run East for a distance of 150.0 feet; thence turn an angle to the left of 90 deg. 45 min. 25 sec. and run North for a distance of 290.40 feet; thence turn an angle to the left of 89 deg. 14 min. 35 sec. and run West for a distance of 150.00 feet to the point of beginning.

Inst # 1998-37735

03 SEP 28 1998 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA