

Recorders Use Only

Pool #: N/A
NBMC#: 2001744909

County, State: SHELBY, AL
Inv. # 142009229

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, Old Kent Mortgage Company, located at 4420 44th Street, Grand Rapids, MI 49501 does hereby convey, grant, transfer, assign and quitclaim the described Mortgages which encumber real property described therein, together with certain note(s) described therein with all interests, all liens, and any rights due or to become due thereof to: NationsBanc Mortgage Corporation, 205 Park Club Lane, Williamsville NY 14231

Mortgage recorded on 11/10/97 Mortgage dated 11 06 97
Liber: Page: Inst.: 9736675

Records of SHELBY County, AL

Mortgagee: Old Kent Mortgage Company

Mortgagors: DAVID S BANDY

Property Address: 1143 HIGHLAND L
BIRMINGHAM, AL 35242

Tax/Pin#: Sec/Lot/Block:

Mortgage Amount: \$191,000

Legal Description attached herewith.

This assignment is being made without warranty, expressed or implied and with recourse to the Assignor in any event. TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever subject only to the terms and conditions of the above-described mortgage. IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed on this day, 9/10/98

Old Kent Mortgage Company

Michelle Genrich

Michelle Genrich, Vice President

State of MI

County of Kent

Debra Walsh
Witness: Debra Walsh, Assistant Secretary

James B. Beauchamp
Witness: James B. Beauchamp, Assistant Secretary

Mark A. Archer
Attest: Mark A. Archer

Before me, the undersigned authority, on this day 9/10/98, Michelle Genrich who resides at 4420 44th Street, Grand Rapids, MI 49501, Vice President of Old Kent Mortgage Company, to me known to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she signed the said instrument as her free and voluntary act and deed, for the uses, purposes, and capacity therein mentioned.
Witness my hand and official seal.

Carol M. Morehouse
Notary Public: Carolyn M. Morehouse Reg. #: N/A
Qualified in Kent County, State of MI
Commission Expires: 01/05/02

Prepared by/Record and Return to:
NATIONS Banc MORTGAGE CORPORATION
ATTN: Document Follow-up
PO Box 9000
Williamsville, NY 14231-9803
1-800-285-6000

Inst # 1998-44498
11/10/1998-44498
08:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

2001744909

Inst # 1997-36675

11/10/1997-36675
09:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

007 NEL 310.00

Inst # 1998-44498

11/10/1998-44498
08:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

71122

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 6, 1997. The grantor is David Bandy and wife, Jennifer Bandy

("Borrower"). This Security Instrument is given to Old Kent Mortgage Company, which is organized and existing under the laws of the State of Michigan, and whose address is 1830 E. Paris Avenue, SE, Grand Rapids, MI 49546 ("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED NINETY ONE THOUSAND AND NO/100

----- Dollars (U.S.\$ 191,000.00). 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 November 1, 2027. This Security Instrument secures

to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the note; (b) the payment of all other sums, with interest, advanced under paragraph 7 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 power of sale, the following described property located in Shelby County, Alabama:

Lot 147, according to the survey of Highland Lakes, 1st Sector, an Eddleman Community, as recorded in Map Book 18 page 37 A, B, C, D, #, F & G, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded in Instrument 1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 1st Sector, recorded in Instrument 1994-07112, in

continued

which has the address of 1143 Highland Lakes Circle, Birmingham, Alabama

[Street]

[City]

35242 ("Property Address");
[Zip Code]

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, appurtenances, and 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 seised 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.

ALABAMA Single Family — FNMA/FHLMC UNIFORM INSTRUMENT

Initial(s) DB
DCAL511

Page 1 of 6
FIRST DATA SYSTEMS, INC.

LOAN #: 0948266

FORM 3001 9/90
Amended 5/91
(61361-8404)