Recording Requested by and After Recording Return Document To:

Sovereign Bank 1130 Berkshire Blvd. Wyomissing, Pennsylvania 19610

This Document Prepared by: Stewart B. Hoge, Esq. 4311 Oak Lawn, Suite 600 Dallas, Texas 75219

Loan Number: 9100163584

Inst # 1999-07989

D2/26/1999-D7989
D9:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NRS 13.50

Recorder's Use Only

ASSIGNMENT OF MORTGAGE

(Alabama)

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to Sovereign Bank, the "Assignee", all beneficial interest under that certain Mortgage dated May 9, 1997, executed by Bruce K. Mcleod, and recorded as Instrument No. 1997-15224, or in Book ______, Page ______, of the Official Records in the County Recorder's Office of Shelby County, Alabama, covering real property described therein.

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

ASSIGNOR:

MBNA CONSUMER SERVICES, INC.

Printed Name:

Title:

\D

Assignee's Address: Sovereign Bank 1130 Berkshire Blvd. Wyomissing, Pennsylvania 19610

Acknowledgment

| State of Delaware County of New Castle | |
|---|--|
| On this date, <u>Seption</u> , I satisfactory evidence to be the person(s) whose acknowledged to me that he/she/they executed the | , 1998, before me personally appeared personally known to me or proved to me on the basis of name(s) is/are subscribed to the within instrument and he same in his/her/their authorized capacity(ies), and that person(s) or the entity upon behalf of which the person(s) |
| WITNESS my hand and official seal. | |
| [Seal] | Notary Public in and for the State of Belaware Printed Name of Notary: Sharen E. Hagery/ Commission Expires: 8/3/03 |

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EXHIBIT A TO MORTGAGE

This is Exhibit A to a Mortgage in favor of MBNA Consumer Services, Inc., dated May 9, 1997, and executed by Bruce K. Mcleod.

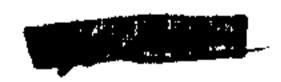
Description of Property:

All that certain parcel of land in Shelby County, State of Alabama as more fully described in Deed Book 1996 Page 38471, ID# 10-1-02-0-003-071 being known and designated as Lot 3A, Block 2, resurvey of Lot 3, Block 2, Kirkwall, filed in Plat Book 16, Page 39.

Clerk: If detached from the above-described document, please return to MBNA Consumer Services, Inc., 400 Christiana Road, Newark, Delaware 19713.

Inst + 1997-15224

OS/15/1997-15224
12:01 PM CERTIFIED
SHELTY COUNTY JUDGE OF PROPATE
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inst # 1999-07989

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SHELBY COUNTY JUDGE OF PROBATE
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