

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

02/26/1999-07989
09:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMS 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.

By: Melisa Ferrisola
Printed Name: MELISA FERRISOLA
Title: VP

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

Acknowledgment

State of Delaware
County of New Castle

On this date, Sept 30, 1998, before me personally appeared Melissa Ferridia, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Seal]

Sharon E. Hagerty
Notary Public in and for the State of Delaware
Printed Name of Notary: Sharon E. Hagerty
Commission Expires: 8/2/02

**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.

Inst # 1997-15224

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

Inst # 1997-15224

05/15/1997-15224
12:01 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
006 HCD 68.25

Inst # 1999-07989

02/26/1999-07989
09:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HKS 13.50