ASSIGNMENT AND TRANSFER OF LIEN

THE STATE OF AL

KNOWN BY ALL MEN BY THESE PRESENTS:

COUNTY OF SHELBY

That AmeriCapital Funding Corp

acting herein by and through its duly authorized officers, hereinafter called transferor, of the County/Parish of , for and in consideration of TEN AND , and State of Alabama Jefferson

NO/100 DOLLARS CASH, AND OTHER GOOD AND VALUABLE CONSIDERATION, to it in hand paid by

Commercial Federal Mortgage Corporation

herein after called transferee, the reciept of which is hereby acknowledged, has this day Sold, Conveyed, Transferred and Assigned and by these presents does Sell, Convey, Transfer and Assign unto the said transferee the hereinafter described indebtedness.

AND transferor further Grants, Sells and Conveys unto the transferee all the rights, title, interest and liens owned or held by transferor in the hereinafter described land by virtue of said indebtedness herein conveyed and

assigned.

TO HAVE AND TO HOLD unto the said transferee, transferee's heirs and assigns the following described indebtedness togeter with all and singular the following mentioned lien and any and all liens, rights equities, remedies, privileges, titles and interest in and to said land, which transferor has by virtue of being legal holder and owner of said indebtedness.

SAID INDEBTEDNESS, LIENS AND LAND BEING DESCRIBED AS FOLLOWS:

One certain promissory note executed by

HARBARA E. FERNANDEZ, AN UNMARRIED WOMAN AND IBIS EPEL, AN UNMARRIED WOMAN

and payable to the order of AmeriCapital Funding Corp

in the sum of \$ 72,000.0 dated January 15, 1999

and bearing interest and

due and payable in monthly installments as therein provided.

Said note being secured by Security Instrument of even date therewith to

Americapital Funding Corp

County Al. duly recorded in the Real Property Records of HELBY and secured by the liens therein expressed, on the following described lot, tract, or parcel of land, lying and being County, A1.situated in SHELBY

SEE ATTACHED EXHIBIT "A"

EXECUTED without recourse on the undersigned to be effective on the day of Manual 19 11.

Afterior punding corp. 23.0 Thu Ah -‴ nuor Ste 550 Fig. 2 g ii 50,75 c ii 11 38244

THE STATE OF

Alabama

COUNTY/PARISH OF Jefferson

This instrument was acknowledged before me this 10^{-10} day of 10^{-10} , 1919, by

Notary Public - State of _____

on behalf of said entity.

Please return to:

Americapital Funding Corp .. (c) Riverchase Ctr Ste 550 Bermingham, AL 35244

04/12/1999-15231 09:58 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 802 1916

Inst * 1992 04/12/1999-13821 04/12/1999-13821 09158 AM CERTIFIED 09158 AM CERTIFIED

EXHIBIT "A"

A parcel of land situated in the SE ¼ of the NW ¼ of Section 26, Township 19 South, Range 1 West, more particularly described as follows:

Commence at the point of intersection of the west line of said quarter-quarter and the south right of way line a distance of 310.00 feet to the point of beginning; thence continue along said line a distance of 140.00 feet; thence turn 94 degrees 16 minutes 00 seconds to the right a distance of 210 feet; thence turn 54 degrees 10 minutes 30 seconds to the right a distance of 150.00 feet; thence turn 122 degrees 14 minutes 34 seconds to the right a distance of 287.94 feet to the point of beginning.

Minerals and mining rights excepted.