RECORDING REQUESTED BY, AND WHEN RECORDED MAIL TO: PROVIDENT FUNDING ASSOCIATES, L.P. 1633 BAYSHORE HIGHWAY, SUITE 155 BURLINGAME, CA 94010

Corporation Assignment of Mortgage

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to FLEET MORTGAGE CORP. all beneficial interest under that certain Mortgage dated 12/23/1998 executed by RICHARD A. SANDS, A SINGLE MAN, Mortgagor, to Provident Funding Associates, L.P., Mortgagee, and recorded as Instrument No. 1999-00929 on 1/7/1999 in book -, page -, of Official Records in the County Recorder's office of SHELBY County, Alabama, describing land therein as:

Assignees Address: FLEET MTG 1945 W Palmetto St Florence SC 29502 LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT'A'

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.

TYLER ALDERMAN/ASST. VICE PRESIDENT

PROVIDENT FUNDING ASSOCIATES, L.P. A CALIFORNIA LIMITED PARTNERSHIP

State of CALIFORNIA

County of SAN MATEO

On 4/7/1999 before me, MARK R. HOWARD personally appeared TYLER ALDERMAN 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.

Signature

PREPARED BY: LORI A. BYRNES

PROVIDENT FUNDING ASSOC., L.P. 1633 BAYSHORE HWY. SUITE #155 BURLINGAME CA 94010

MARK R HOWARD Commission # 1117928 Notary Public — California San Francisco County My Comm. Expires Nov 24, 2000

> Investor Loan #: 61108059 Loan #: 1208120164

> > Report: 1129

Loan Number: 1208120164

Property Address: 227 STARBOARD DRIVE

SHELBY, AL 35143

EXHIBIT 'A'

LEGAL DESCRIPTION

APN # 33-1-12-1-001-021.001

Commence at the Southwest corner of the Southeast Quarter of the Northeast Quarter of Section 12, Township 24 North, Range 15 East; thence run East along the South line of said 1/4-1/4 Section as established by the map and survey of Glascock's Subdivision (Spring Creek) as recorded in Map Book 4, page 23, in the Probate Office of Shelby County, Alabama, for 1018 feet, more or less, to an Iron pin at the Southeast corner of lot 19, Block 5 of said subdivision; thence continue East along the last stated course for 58.00 feet to a point on the West bank of Lay Lake as its presently exists, said point being the point of beginning; thence reverse the last stated course and run West for 58.00 feet to an iron pin at the Southeast corner of Lot 19, Block 5, of said Glasscock's Subdivision; thence 89 degrees 57 minutes 37 seconds right and run North along the East line of said subdivision for 185.00 feet to an iron pin; thence 100 degrees 00 minutes right and run East for 65.00 feet to an iron pin; thence 54 degrees 30 minutes right and run Southeasterly for 118.50 feet to a point on the West bank of Lay Lake as it presently exists; thence run generally in a Southwesterly direction along the meandering of the West bank of Lay Lake to the point of beginning.

Inst # 1999-16459 04/19/1999-16459 11:31 AM CERTIFIED SHELBY COUNTY JUDGE OF PROMITE 002 MIS 11.00