

WHEN RECORDED MAIL TO:
FIRST UNION HOME EQUITY BANK, N.A.
Collateral Document Team
NC 0361
Charlotte, N.C. 28288-0361

Loan No.
Title Order No. M-18328

File No. 99-157M

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to:

FIRST UNION HOME EQUITY BANK, N.A., whose address is:
1000 Louis Rose Place, Suite A, 2nd Floor, Charlotte, N.C. 28262-8546

all beneficial interest under that certain Deed of Trust/Mortgage dated
June 2, 1999 executed by

PAUL J. HOWANITZ AND THELMA E. HOWANITZ, HUSBAND AND WIFE

, Trustor/Borrower, to EQUIPRIME INC., Trustee/Mortgagee, and recorded
concurrently herewith in Book 1999, page 23958 of Official Records in
the Probate Office of SHELBY County, ALABAMA, describing land
therein as:

Lot 31, Block 5, according to the map and survey of Southwind, Third Sector, as
recorded in Map Book 7, Page 25 A & B, in the Probate Office of Shelby County,
Alabama.

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 Security Instrument.

Dated June 2, 1999

EQUIPRIME, INC.

BY: Lynne Mosley

Its: Lynne Mosley, Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned Notary Public, do hereby certify that Lynne Mosley
whose name as Vice President of Equiprime, Inc., a corporation, is signed to the foregoing
conveyance, he/she, as such officer and with full authority, executed the same voluntarily for
and as the act of said corporation.

Given under my hand and official seal, this the 2nd day of June, 1999.

Margaret McRae
Margaret McRae, Notary Public
My Commission Expires: 2-5-03

THIS INSTRUMENT PREPARED BY:
Frank L. Nelson
389 Shades Crest Road
Birmingham, AL 35226

06/08/1999-23959
09:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HNS 8:30

Inst # 1999-23959