JEFFERSON COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED,	the undersigned, Phoenix Funding, a division of:
Commission Services In	nc., hereby transfers, assigns and conveys to
	all its right, title, interest, powers and options in, to
the desired that contain Martinian date	JULY 15, 1998 from JAMES DALE BALDWIN AND
PRITY DENRE RATINITY	
PHOENTY FUNDING A DIVISION	OF SECURITY MUTUAL FINANCIAL SERVICES, INC.
	Page on 07-20-98, TMT. 1998 -275 County, Alabama, as well as to the land
in the Dechete Office of SHELBY	County Alabama as well as to the land
described therein and the indebtednes	ee secured thereby
	he undersigned has hereunto set its hand and seal this
IN WITNESS WHEREOF, U	IGUST 19 98
18TH day ofAU	1/8/1/2
	PHOENIX FUNDING, a division of:
	Security Mutual Financial Services, Inc.
$\sim \sim \sim \sim$	By Bank of Alabama, its servicing agent
Call hosa & Do	- Dition Sugar
- Contracts - // Contracts	He SR VICE PRESIDENT
Witness:	T NATIONAL BANK OF CHICAGO AS TRUSTEE lattonal Plaza, Suite 9126, Chicago, Winois 60670-0126
THE FIRS	T NATIONAL BANK UP CHICAGO PRO COSTUDI 26
JEFFERSON COUNTY	CORPORATE NOTARY ACKNOWLEDGEMENT
sr. vice president of Bank	e the undersigned authority in and for the above styled MOTHY 'SPEEGLE who acknowledged that he/she is of Alabama, its servicing agent for, PHOENIX Mutual Financial Services, Inc., a corporation, and that going instrument and affixed the corporate seal of said ized so to act. Thicial seal of office this day of
AUGUST 19	98
	Shere Hausherty Jekhren
	Notary Public
	Catherene L. Jones Expires: 620200
THIS INSTRUMENT PREPARED BY:	Catherene L. Jones
PHORNIX FUNDING, a division of:	99-218 Bay15
Security Mestual Financial Services, Inc	When Recorded Return To:
By Bank of Alabama, its servicing agent	DOCX
2340 Woodcrest Place, Suite 250	20 South Limestone St. Ste. 220
Birmingham, Alabama 35209	Springfield, OH 45502
(295) 271-3666	· 4400_43058

10/25/1999-43858
09:32 AM CERTIFIED
SHELBY COUNTY JUNCE OF PROBATE
002 W/S 11.00

DERTHED TO BE A TRUE AND DEPARED COPY OF THE ORDERS OF THE

When recorded mail to: PHOMNIX FUNDING A DIVISION OF 2340 WOODCREST PL STE 250 BIRMINGHAM, AL 35209

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 15, 1998. The mortgagor is JAMES DALE BALDWIN, KELLY RENEE BALDWIN, husband and wife

whose address is 102 BROOKLINE LANE

HELENA, AL 35080

("Borrower").

This Security Instrument is given to

PHOENIX FUNDING A DIVISION OF SECURITY MUTUAL FIN.

which is organized and existing under the laws of Alabama

, and whose

address is 2340 WOODCREST PL STE 250

BIRMINGHAM, AL 35209

("Lender").

Borrower owes Lender the principal sum of

Ninety Three Thousand Four Hundred Fifteen DOLLARS and Zero Dollars (U.S. \$93,415.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender and Lender's successors and assigns, with power of sale, the following described property located in Shelby

County, Alabama:

Lot'83, according to the Survey of Scottsdale, 2nd Addition, as recorded in Map Book 7 page 118 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The proceeds of this loan have been applied to the purchase price of the property described herein.

Inst # 1999-43858

ALABAMA - Single Family - Fannie Mae/Freddie Mac Uniform Instrument Form 3001 9/90

Laser Forms Inc. (800) 446-3555 LIFT #FN84A3001 3/96

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Initials:

10/25/1999-43858

D9:32 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 M/S 11.00