ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned, CHARTER ONE MORTGAGE CORP. Grantor, 2812 Emerywood Parkway, Richmond, VA 23294 does hereby grant.

sell, assign, transfer and set over unto: Norwest Mortgage, Inc., a California Corporation

800 LaSalle Avenue

Buite 1000

Minneapolis, MN 55402

all of its rights, title and interest in and to that certain Mortgage securing the original principal sum of , bearing the date 7/30/1999 from 104,946.00 KEVIN P. GULBIS UNMARRIED AND BRANDI CREWS UNMARRIED

Grantor, to CHARTER ONE MORTGAGE CORP.

with the benefits and privileges

hereby created, executed by the persons whose names are set above.

Said Mortgage was Recorded 8/9/99 in the county # 1999-33252 of SMELBY

The property described in said Mortgage is more particularly described as follows: LOT 29 MAP OF SOUTHERN HILLS

Property Address: 515 SOUTHERN HILLS DR CALERA, Alabama 35040

Tax Identification #: 28 3 05 0 001 020 028

, has caused IN WITNESS WHEREOF, CHARTER ONE MORTGAGE CORP. , its this instrument to be signed in its corporate name by Judith L. McLawhorn ils and witnessed by Darlene L. Waller Vice President and in its own name to acknowledge and deliver

these presents as its act and deed this

day of August 11th

1999

CHARTER ONE MORTGAGE CORP.

By:

Judith L. McLawhorn, Vice President 2104 Ginter Street Richmond, VA 23228

Attested by:

Darlene L. Waller, Assistant Secretary

Inst # 1999-44954

8332 Devils Den Lane

11/01/1999-44954

Mechanicsville, VA 23111

11:01 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

001 CJ1 9.50

STATE OF VIRGINIA) SS: COUNTY OF HENRICO)

a Notary Public in and for the jurisdiction aforesaid, do hereby I, Charlene C. Thomas ,who resides at 2104 Ginter Street, Richmond, VA 23228 Judith L. McLawhorn certify that in the foregoing and is personally known to me as the person named as Vice President 1999, personally appeared assignment bearing date on the 11th day of August Darlene L. Waller , the Assistant Secretary before me, along with corporation, in said jurisdiction and by virtue of the power vested in her by said assignment, acknowledged the same to be the act and deed of CHARTER ONE MORTGAGE CORP.

Given under my hand and seal this

11th day of August

Return To: CHARTER ONE MORTGAGE CORP.

P.O. Box 32067 Richmond, VA 23294 Charlene C. Thomas, Notary Public

My commission expires:

01/31/2000

This is to certify that this instrument was prepared by or under the supervision of CHARTER ONE MORTGAGE CORP.

, the secured party.

ELECTRONIC LASE FORMS, INC. (800)327-0545

CM6058