

When Recorded Mail to:  
Matrix Financial Services Corporation  
201 W. Coolidge St. Suite 100  
Phoenix AZ 85013-2710

After Recording Return To  
PEELLE MANAGEMENT CORPORATION  
ASSIGNMENT JOB #90803  
P.O. BOX 1710  
CAMPBELL, CA 95009-1710  
1-408-888-8888

**TRANSFER AND ASSIGNMENT**

01-117

1935433  
4396

FOR VALUE RECEIVED, the undersigned does hereby sell, assign, transfer,  
set over and convey unto BANK ONE NATIONAL ASSOCIATION (formerly known as The  
First National Bank of Chicago) an Illinois  
Bank One Plaza, Suite 1200 (N.E.C.), Chicago, Illinois 60670-0126  
its/his/her/their heirs, successors and assigns, that certain deed to secure debt executed  
by

REGINA S SIMS

dated August 3, 1999 and recorded in Deed Book \_\_\_\_\_


page \_\_\_\_\_, of the records of the County of SHELBY  
State of AL, together with the real property therein described; and  
also the indebtedness described in said deed, and secured thereby, the note evidencing  
said indebtedness having this day been transferred and assigned to the said  
RECORDED: 8/13/99 INST. #: 1999-33972

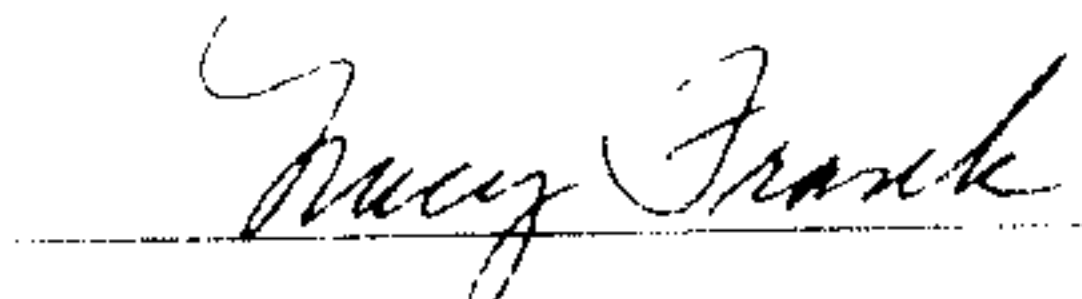
together with all of the undersigned's right, title and interest in and to said deed, the  
property therein described and the indebtedness thereby secured.

WITNESS the hand and seal of the undersigned this Third day  
August 1999


Signed, sealed and delivered  
in the presence of:

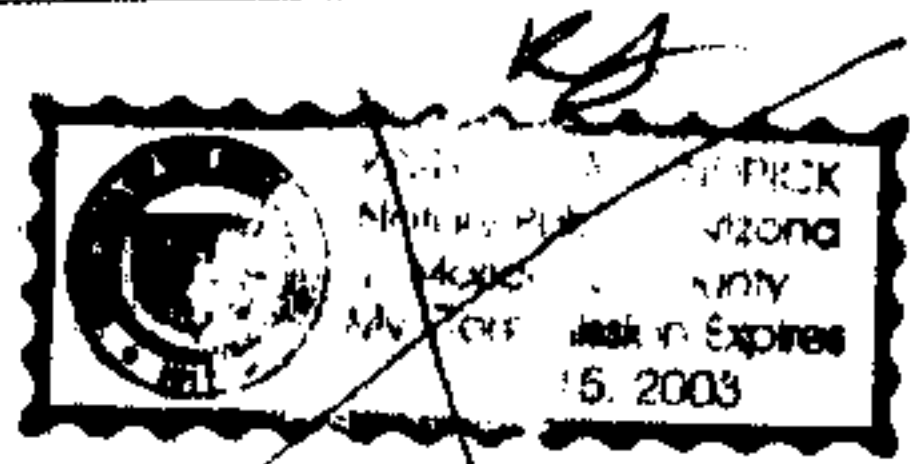
COMPANY NAME:  
Matrix Financial Services Corporation

  
Unofficial Witness

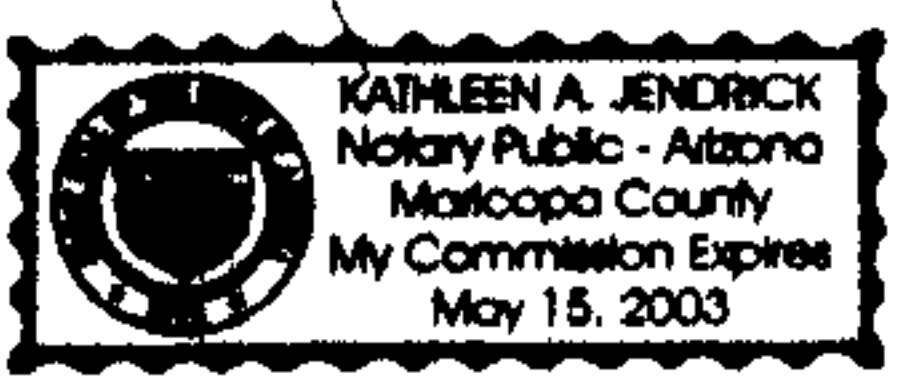
  
Lucy Frank  
Asst. Vice President

My commission expires:

  
Notary Public



Inst • 2000-05458  
02/22/2000-05458  
11:12 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MMS 11.00



AFTER RECORDING MAIL TO

MATRIX FINANCIAL SERVICES CORPORATION  
P O BOX 78144  
PHOENIX, AZ 85062-8144

LOAN NO. - 955524

[Space Above This Line For Recording Date]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 3, 1999  
KATHA S. SIMS AND MARK A. SIMS, HUSBAND AND WIFE

The mortgagor is  
("Borrower")

This Security Instrument is given to MATRIX FINANCIAL SERVICES CORPORATION, which is organized and existing under the laws of Arizona, and whose address is P O BOX 78144, PHOENIX, AZ 85062-8144 ("Lender")  
Borrower owes Lender the principal sum of One Hundred fourteen Thousand Dollars and no/100 Dollars (U.S. \$ 114,000 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, 2029. 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 Lender and Lender's successors and assigns, with power of sale, the following described property located in Shelby County, Alabama

LOT 217, ACCORDING TO THE SURVEY OF CHANDALAR SOUTH, FIFTH SECTOR,  
AS RECORDED IN MAP BOOK 6, PAGE 146, IN THE PROBATE OFFICE OF SHELBY  
COUNTY, ALABAMA.

which has the address of 2555 NORTH CHANDALAR LANE  
[Street]  
Alabama 35124 ("Property Address").  
[Zip Code]

PELHAM  
[City]

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ALABAMA--SINGLE FAMILY--FNMA/FHLMC UNIFORM INSTRUMENT  
ISC. CMTAL/0491/3001(9-90)-L

PAGE 1 OF 6

FORM 3001 9/90

Inst # 2000-05458

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