

AFTER RECORDING, RETURN TO:

Norwest Home Improvement, Inc.
5024 Parkway Plaza Boulevard, Building #7
Charlotte, North Carolina 28217
Attn: Tammy Johnson, Assistant Vice President

PREPARED BY: DIONE MITCHELL

NHII Loan Number: 1029032090
Title 1 Case Number: 702340505099

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned, as Beneficiary, hereby grants, conveys, assigns, and transfers to the United States of America (Department of Housing and Urban Development, whose address is P.O. Box 23999, L'Enfant Plaza Station, Washington, DC 20026) all beneficial interest under that Deed of Trust dated September 13, 1999 executed by James R. Pennington and Sandra T. Pennington (Married) Grantor, to Better Homes Services, Inc. and recorded on October 06, 1999, Instrument # 1999-41615, in the Official Public Records of Real Property of Shelby County, Alabama describing land therein:

See Attached "Exhibit A"

Together with 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 Deed of Trust

Dated: October 3, 2000

Dione Mitchell
WITNESS - DIONE MITCHELL
Rosa Kelly
WITNESS - ROSA KELLY

BENEFICIARY
NORWEST HOME IMPROVEMENT, INC.

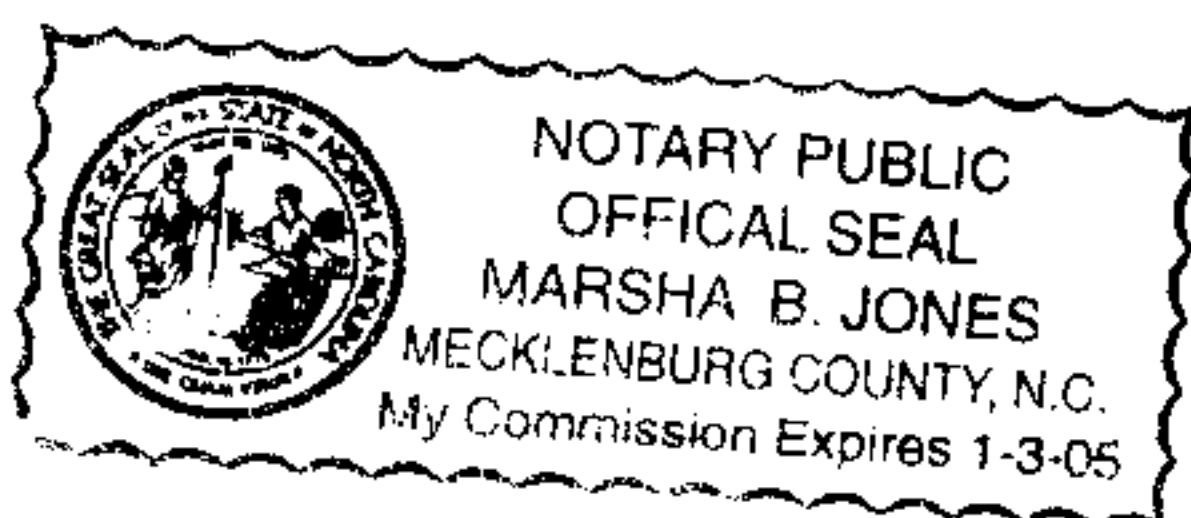
By: Tammy A. Johnson
TAMMY A. JOHNSON, Assistant Vice President of Norwest Home Improvement, Inc., formerly known as Statewide Mortgage Company, acting as agent and attorney in fact for **NORWEST HOME IMPROVEMENT, INC.**

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

On 10-3-2000 before me, the undersigned, a Notary Public in and for the State of North Carolina duly commissioned and sworn, personally appeared TAMMY A. JOHNSON to me, being by me duly sworn and known to be the Assistant Vice President of Norwest Home Improvement, Inc., formerly known as Statewide Mortgage Company, the corporation that executed the foregoing instruments, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed the day and year first above written.



Marsha B. Jones
NOTARY PUBLIC

Inst # 2000-36717

10/23/2000-36717
09:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMB 14.00

RECORDER'S MEMORANDUM
At the time of recordation, this
instrument was found to be
inadequate for the best photo-
graphic reproduction.

EXHIBIT "A"

Lot 12, in Block 1, according to the Survey of Cahaba Valley Estates,
Second Sector, as recorded in Map Book 5, Page 93, in the Office of
the Judge of Probate of Shelby County, Alabama.

Inst # 2000-36717

10/23/2000-36717
09:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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