

STATE OF ALABAMA

JEFFERSON COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned, FIRST CHOICE FUNDING, INC., hereby transfers, assigns and conveys to THE PROVIDENT BANK

all its right, title, interest, powers and options in, to and under that certain Mortgage dated 12-9-99 from HOWARD DUNNAM aka Howard Grant Dunnam

DUNNAM

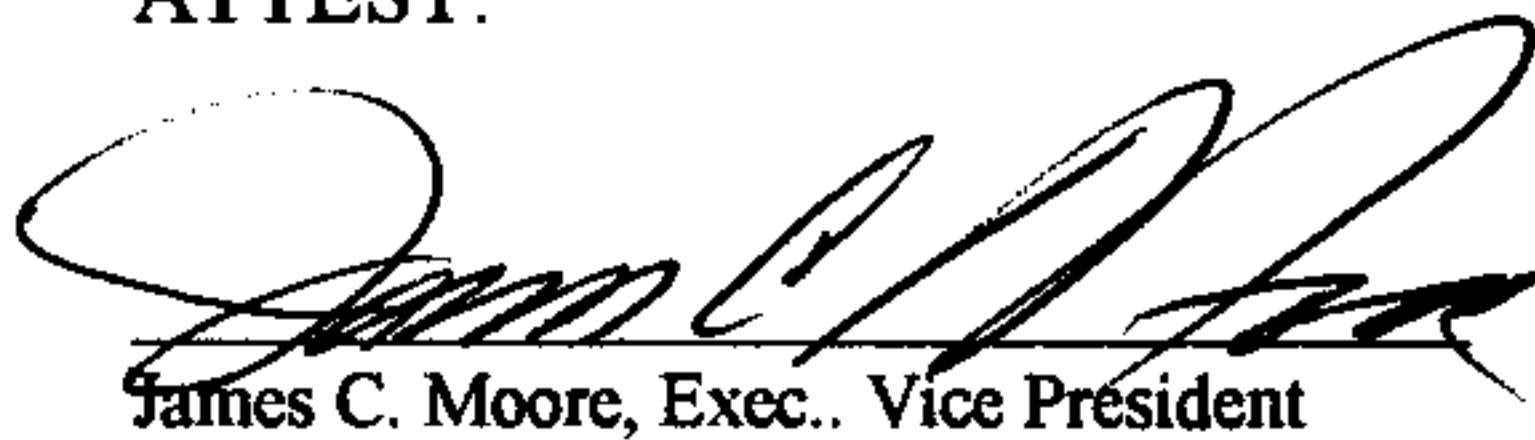
to FIRST CHOICE FUNDING, INC. recorded in Real Volume Inst. #1999-50346, Page on December 14, 1999 in the Probate Office of Shelby/JEFFERSON County, Alabama, as well as to the land described therein and the indebtedness secured thereby. \$359,200.00

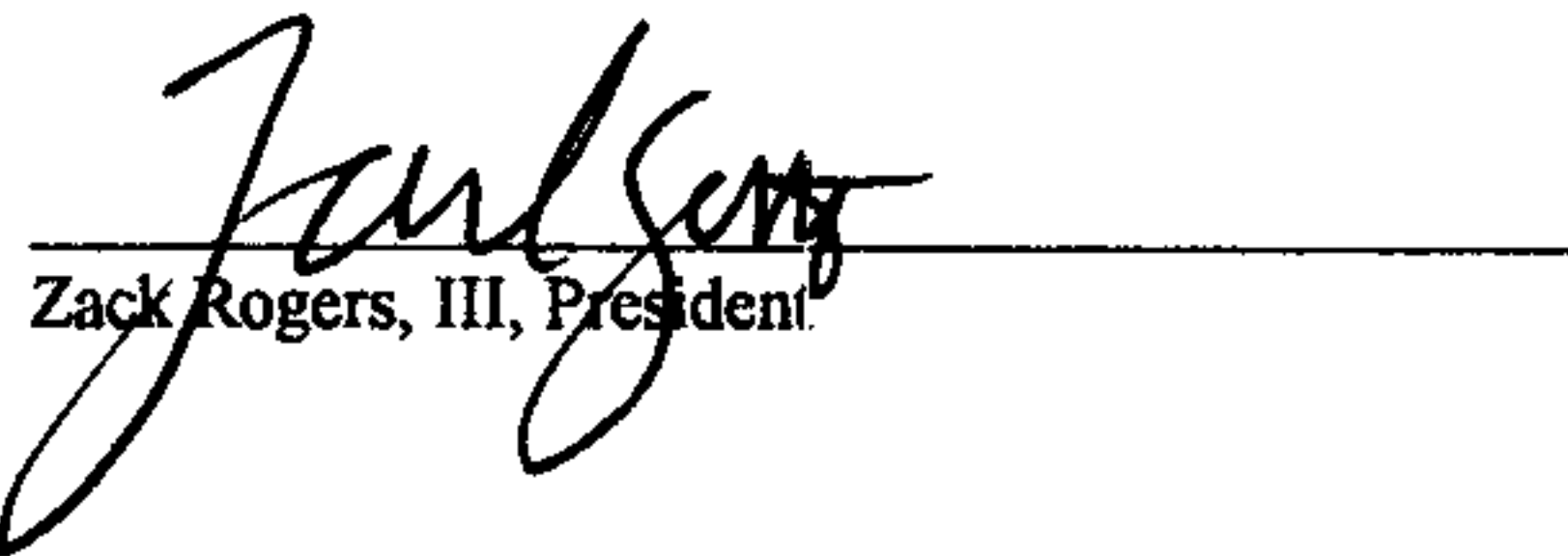
IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 21ST day of JANUARY, 2000

ONE EAST FOURTH STREET, #184D
CINCINNATI, OHIO 45202

ATTEST:

FIRST CHOICE FUNDING, INC.


James C. Moore, Exec. Vice President


Zack Rogers, III, President

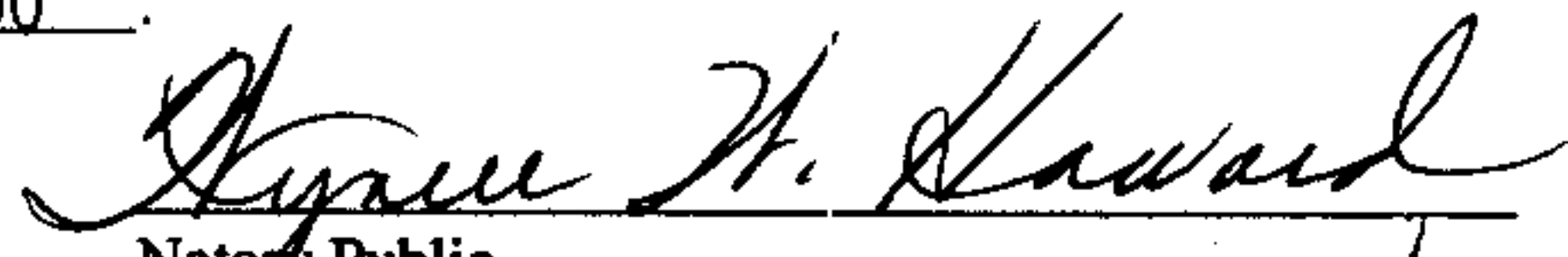
STATE OF ALABAMA

JEFFERSON COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

Personally appears before me the undersigned authority in and for the above styled jurisdiction, the within named Zack Rogers, III and James C. Moore who acknowledged that they are the President and Exec. Vice President, respectively of FIRST CHOICE FUNIDNG, INC., a corporation, and that they signed and delivered the foregoing instrument and affixed the corporate seal of said corporation, after being duly authorized so to act.

Given under my hand and official seal of office this 21ST day of JANUARY, 2000


Notary Public
My Commission Expires: 7-15-00

3474368 R
THIS INSTRUMENT PREPARED BY: De Etta Aigner
FIRST CHOICE FUNDING, INC.
200 CHASE PARK SOUTH STE 200
BIRMINGHAM, AL 35244
(205) 985-4611

Requested by Patti Botts of Provident Bank
WHEN RECORDED MAIL TO:
FIDELITY NATIONAL -LPS
P.O. BOX 19523, Irvine, CA 92623-9523
PROV

Inst # 2001-25107

06/19/2001-25107
01:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 14.00

WHEN RECORDED MAIL TO:

FIRST CHOICE FUNDING, INC.
200 CHASE PARK SOUTH, SUITE 200
BIRMINGHAM, ALABAMA 35244

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 9, 1999
The grantor is HOWARD GRANT DUNNAM, A SINGLE MAN

("Borrower"). This Security Instrument is given to
FIRST CHOICE FUNDING, INC., A DELAWARE CORPORATION

which is organized and existing under the laws of DELAWARE, and whose address is
200 CHASE PARK SOUTH, SUITE 200, BIRMINGHAM, ALABAMA 35244

("Lender"). Borrower owes Lender the principal sum of
THREE HUNDRED FIFTY NINE THOUSAND TWO HUNDRED AND 00/100
Dollars (U.S. \$ 359,200.00). 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 JANUARY 1, 2015. 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 1323, ACCORDING TO THE AMENDED MAP OF WEATHERLY, WIXFORD FOREST,
SECTOR 13, AS RECORDED IN MAP BOOK 22 PAGE 23 A & B, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.

This is a purchase money mortgage.

CERTIFIED TO BE A TRUE &
AND EXACT COPY OF ORIGINAL
BY: [Signature]
THE PROVIDENT BANK

which has the address of 163 WINDSOR LANE, PELHAM
[Street]

Alabama 35124

[Zip Code]

("Property Address");

[City]

ALABAMA - Single Family -- Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3001 9/90 (Page 1 of 7 Pages)

AL MTG

Inst # 2001-25107

06/19/2001-25107
01:10 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 14.00

Inst # 1999-50346

12/14/1999-50346
11:27 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
011 MMS 572.30