

ASSIGNMENT OF MORTGAGE

(STATE OF ALABAMA)
(SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for National Bank of Commerce of Birmingham, a national banking association, for value received to it in hand paid by Hibernia National Bank (the "Assignee") does hereby grant, bargain, sell and convey and assign unto the Assignee all its right, title and interest in and to a certain mortgage executed to it by WILLIAM KEVIN ROWLAND AND SUSAN B. ROWLAND, HUSBAND AND WIFE on the 5TH day of APRIL, 2002 and recorded in 2002, Page 18008, of the records of the Probate Office of SHELBY County, ALABAMA; and together with the debt secured thereby and all right, title and interest in and to the property therein described, including, but not limited to, that certain real property described as follows:

See Exhibit "A" attached hereto and made a part hereof as if set forth in full herein for the complete legal description of the property being conveyed by this instrument.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. has caused this assignment to be signed by Steven D. Fleming, its Assistant Secretary, and attested by Traci C. Dollar, all as of the 5TH day of APRIL, 2002, although this assignment has actually been signed and attested on the date set forth in the acknowledgement below.

Mortgage Electronic Registration Systems, Inc.

By: [Signature]
Steven D. Fleming
Its: Assistant Secretary

Attest:

By: [Signature]
Traci C. Dollar

(STATE OF Alabama)
(Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Steven D. Fleming, whose name as Assistant Secretary of Mortgage Electronic Registration Systems, Inc. signed to the foregoing assignment, and who is known to me, acknowledged before me on this day, that being informed of the contents of this assignment, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 21st day of March, 2002

[Signature]
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 18, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

This instrument prepared by:
KATHERINE PAYNE
NATIONAL BANK OF COMMERCE
1927 1ST AVENUE NORTH
BIRMINGHAM, ALABAMA 35203

Inst # 2002-18008

04/17/2002-18008
02:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 14.00

Exhibit A

Lot 248 A according to the Survey of Resurvey of Lots 245-249 Bent River Commons 3rd Sector as recorded in Map Book 28, Page 119, Shelby County, Alabama Records.

Inst # 2002-18009

04/17/2002-18009
02:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 14.00