

## ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA	
Shelby COUN	TY
existing under the last of the CONVEY, ASSIGN AND DELI successors and assigns, that Coats & Co., Inc. in the January	State of Alabama, does hereby GRANT, BARGAIN, VER unto Alabama Housing Finance Authority, a corporation, its certain mortgage executed by Wanda Harp **, to principal sum of \$_86,534.00, dated the 22 day of and filed for records on the day of, 20, in the corporation of \$_86,534.00, dated the 22 day of and filed for records on the day of, 20, in the corporation of \$_86,534.00, dated the 22 day of and filed for records on the day of, 20, in the corporation of \$_86,534.00, dated the 22 day of, day of
TO HAVE AND TO HOLD untassigns, FOREVER.	to the said Alabama Housing Finance Authority, its successors and
to be executed in its name by corporate seal to be hereto af	
	Coats & Co., Inc.
(Corporate Seal)	Lender's Name  By: Marie, Title R.B. Coats, III Presiden
Attested by: Tame la	
State of Alabama, County of	
R. B. Coats, III  President  foregoing conveyance, and while the contents of t	public in and for said State, hereby certify that  and Pamela M. Spooner, whose names as  and Vice President, respectively, are signed to the ho are known to me acknowledge before me on this day, that being he conveyance, they, as such authorized representatives and with full voluntarily for and as the act of said corporation.
	ficial seal this 22 day of <u>January</u> , 20 <u>02</u> .
(Seal)	Notary Public, Alabama, State at Large  Name:  Soy V. Taylor  My Commission expires:  9-11-2002
This instrument was prepare	d by <u>Joy V. Taylor</u> as an employee of
Coats & Co., Inc.	located at 2000B SouthBridge Parkway #150
Birmingham, AL 35209	•

LOAN NO.

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 the
Lender and Lender's successors and assigns, with power of sale, the following described property located
in Shelby County, Alabama:

Lot 62, according to the Survey of Rocky Ridge, Phase II, as recorded in Map Book 27, Page 16, in the Probate Office of Shelby County, Alabama.

which has the address of 364 ROCKY RIDGE CIRCLE,

HELENA

[Street, City],

Alabama

35080

[Zip Code] ("Property Address");

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.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of,

and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

FHA Case No. 011-4882833-796

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Initials: