

When Recorded Mail To:
Maggie Browning
2267 Pelham Parkway
Pelham, Alabama 35124

ASSIGNMENT OF DEED OF TRUST / MORTGAGE

FOR VALUE RECEIVED, the undersigned Union State Bank hereby grants, assigns and transfers to Chase Manhattan Mortgage Corporation all beneficial interest in, to and under that certain Deed of Trust / Mortgage dated July 10, 2002, executed by

James Donald Carmichael, Jr. and Vicki Jean Carmichael, Husband and Wife
trust to Union State Bank trustee, and recorded in Book ~~X~~ Page
of RECORDS in the Office of the County Recorder of Shelby County, Alabama covering the
following described lands and premises situated in Shelby County, Alabama to wit:

See attached Exhibit "A"

* Inst # 20020716000332550

Together with the note therein described and secured thereby, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust / Mortgage, including the right to have reconveyed, whole or in part, the real property described therein.

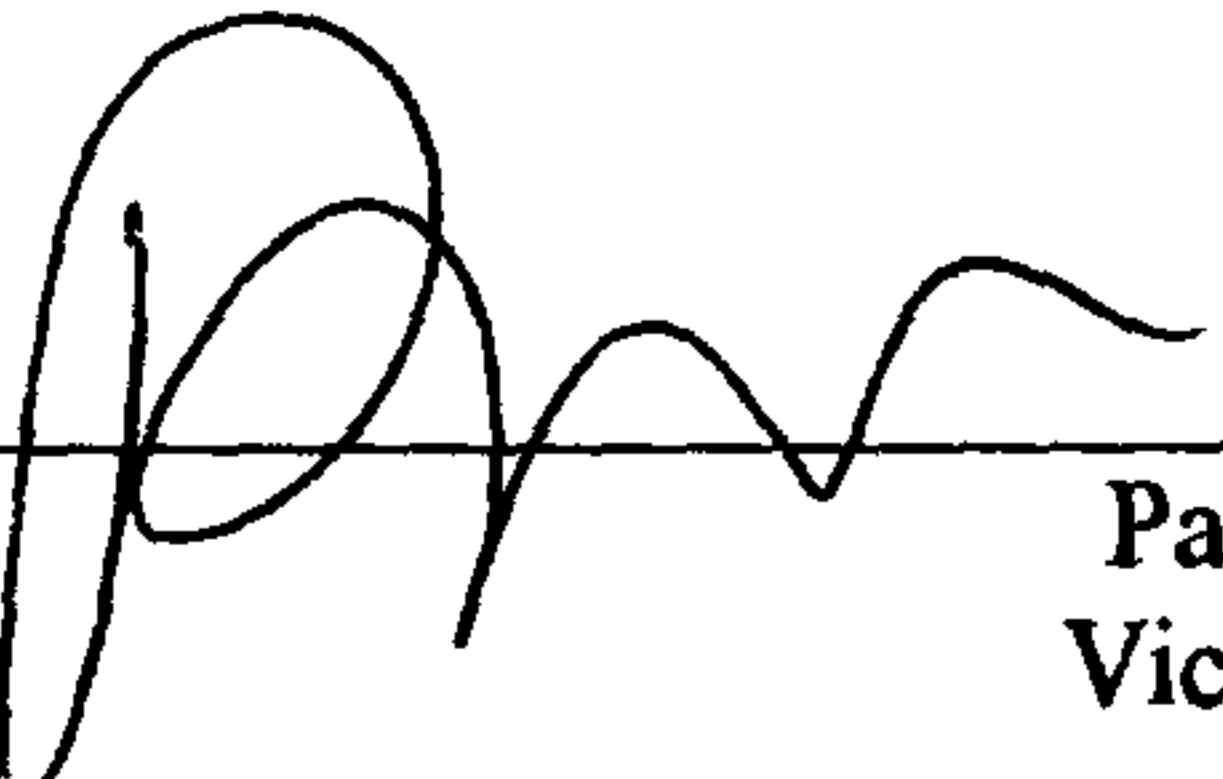
Dated this 10th day of July, 2002.

Signed in the presence of-

Witness

Witness

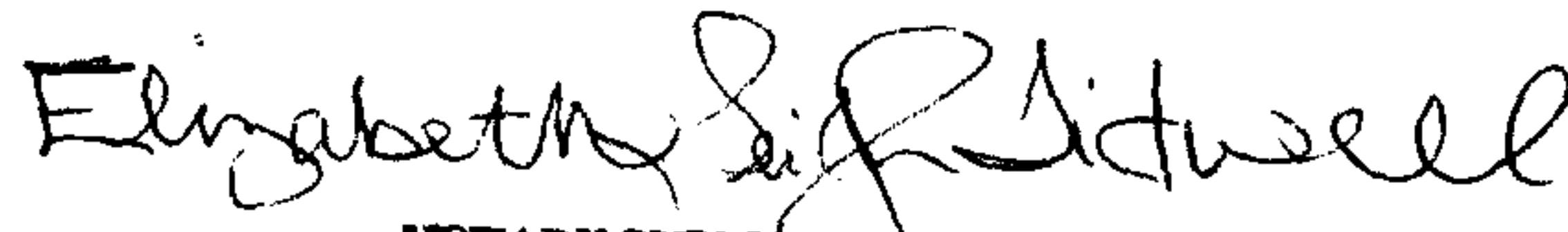
UNION STATE BANK

By  _____
Paul D. Jones
Vice President

STATE OF Alabama

COUNTY OF Shelby

On the 10th day of July 2002, personally appeared before me, is Paul D. Jones who, being by me duly sworn did say that he is Vice President of Union State Bank that the above and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, or its by-laws, and said of Union State Bank acknowledge to me that said corporation executed the same.

Notary Public: 
Residing at:
My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb. 23, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Closing Services LLC

EXHIBIT "A"

Begin at the Northeast corner of the SW 1/4 of the SW 1/4 Section 16, Township 19 South, Range 1 West; thence run South along the East line of said quarter-quarter section a distance of 82.00 feet; thence turn an angle of 90 degrees 05 minutes to the right and run a distance of 340.00 feet to a point on the East line of an old road; thence turn an angle of 129 degrees 50 minutes to the right and run along said old road a distance of 106.20 feet; thence turn an angle of 2 degrees 30 minutes to the left and continue along said old road a distance of 189.80 feet; thence turn an angle of 86 degrees 08 minutes 21 seconds to the right and run a distance of 187.78 feet to a point on the East line of the NW 1/4 of the SW 1/4 of said Section 16; thence turn an angle of 56 degrees 28 minutes 39 seconds to the right and run along said East line a distance of 47.00 feet to the point of beginning. Situated in the SW 1/4 of the SW 1/4 and the NW 1/4 of the SW 1/4 of Section 16, Township 19 South, Range 1 West, Huntsville Meridian, Shelby County, Alabama.

Also, a 20 foot wide easement in the NW 1/4 of the SW 1/4 of Section 16, Township 19 South, Range 1 West, along the road, from the Northernmost corner of the above described lot extending 100 feet, more or less in length.

This conveyance is made subject to any and all restrictions, reservations, covenants, easements, and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments now or hereafter becoming due against said property.