

20021007000488680 Pg 1/4 32.00
Shelby Cnty Judge of Probate, AL
10/07/2002 14:47:00 FILED/CERTIFIED

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER (optional)
B. SEND ACKNOWLEDGEMENT TO: (Name and Address)

COUNTRYWIDE HOME LOANS, INC.
3443 COLONNADE PARKWAY
BIRMINGHAM, AL 35243-2356

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b)- do not abbreviate or combine names

1a. ORGANIZATION'S NAME			
OR			
1b. INDIVIDUAL'S LAST NAME LAVETT	FIRST NAME HAROLD	MIDDLE NAME T	SUFFIX
1c. MAILING ADDRESS 1917 MEADOWS DRIVE		CITY BIRMINGHAM	STATE AL
1d. TAX I.D. #: SSN OR EIN		1e. TYPE OF ORGANIZATION DEBTOR	1f. JURISDICTION OF ORGANIZATION AL
1g. ORGANIZATIONAL ID #, if any		NONE	

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b)- do not abbreviate or combine names

2a. ORGANIZATION'S NAME			
OR			
2b. INDIVIDUAL'S LAST NAME LAVETT	FIRST NAME SANDRA	MIDDLE NAME L	SUFFIX
2c. MAILING ADDRESS 1917 MEADOWS DRIVE		CITY BIRMINGHAM	STATE AL
2d. TAX I.D. #: SSN OR EIN		2e. TYPE OF ORGANIZATION DEBTOR	2f. JURISDICTION OF ORGANIZATION AL
2g. ORGANIZATIONAL ID #, if any		NONE	

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE OF ASSIGNOR S/P) - insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME COUNTRYWIDE HOME LOANS, INC.			
OR			
3b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
3c. MAILING ADDRESS 3443 COLONNADE PARKWAY		CITY BIRMINGHAM	STATE AL
3d. TAX I.D. #: SSN OR EIN		3e. TYPE OF ORGANIZATION DEBTOR	3f. JURISDICTION OF ORGANIZATION AL
3g. ORGANIZATIONAL ID #, if any		NONE	

4. This FINANCING STATEMENT covers the following collateral:

SEE EXHIBIT A ATTACHED HERETO AND INCORPORATED HEREIN FOR DESCRIPTION OF
REAL PROPERTY DESCRIBED HEREIN.

SEE EXHIBIT B ATTACHED HERETO AND INCORPORATED HEREIN FOR DESCRIPTION OF
PERSONAL PROPERTY COVERED HEREBY.

AMOUNT OF INDEBTEDNESS: \$150,000.00

5. ALTERNATIVE DESIGNATION [if applicable]: <input type="checkbox"/> LESSEE/LESSOR <input type="checkbox"/> CONSIGNEE/CONSIGNOR <input type="checkbox"/> BAILEE/BAILOR <input type="checkbox"/> SELLER/BUYER <input type="checkbox"/> AG. LIEN <input type="checkbox"/> NON-UCC FILING			
6. <input type="checkbox"/> This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable)		7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) [ADDITIONAL FEE] [optional] <input type="checkbox"/> All Debtors <input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2	
8. OPTIONAL FILER REFERENCE DATA			

FILING OFFICE COPY - NATIONAL UCC FINANCING STATEMENT (FORM UCC1) (REV. 07/29/98)

HTZ
10/7/02

EXHIBIT "A"

Commence at the Southwest corner of the Northwest 1/4 of the Southwest 1/4 of Section 7, Township 15 South, Range 2 East and run North 0 degrees 00 minutes 01 seconds West along the West line of said 1/4-1/4, 218.13 feet; thence North 78 degrees 45 minutes 29 seconds East 1921.45 feet to a 1/2 inch rebar at the Southerly boundary of Newton (Public) Road and the point of beginning of property herein described; thence continue North 78 degrees 45 minutes 29 seconds East along Newton Road 300.00 feet; thence South 11 degrees 14 minutes 31 seconds East, 218.00 feet; thence South 78 degrees 45 minutes 29 seconds West, 300.00 feet; thence North 11 degrees 14 minutes 31 seconds West, 218.00 feet to the point of beginning, being a part of the Northeast 1/4 of the Southwest 1/4 of Section 7, Township 15 South, Range 2 East, St. Clair County, Alabama.

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.

Prepared by: J. REED

COUNTRYWIDE HOME LOANS, INC.

DATE: 09/30/2002
BORROWER: HAROLD T LAVETT
CASE #:
LOAN #: 20591828
PROPERTY ADDRESS: 288 NEWTON ROAD
SPRINGVILLE, AL 35146-

BRANCH #211
3443 COLONNADE PARKWAY
BIRMINGHAM, AL 35243-2356
(205)967-0585
Br Fax No.: (205)967-4980

UCC-1 COLLATERAL EXHIBIT B

All of the following property now or hereafter owned by Debtor or in which Debtor now has or hereafter acquires any interest:

(a) all buildings, structures, improvements, and tenements now or hereafter located on the land that is more particularly described in Exhibit A attached hereto and incorporated herein by reference (together with such land, the "Real Property");

(b) all fixtures, machinery, equipment, furniture, furnishings, building materials, appliances, apparatus, communications and utility systems and facilities, landscaping, and goods of every nature whatsoever now or hereafter located in or on, or used or intended to be used in connection with, the Real Property, whether or not physically affixed to the Real Property;

(c) all privileges and other rights now or hereafter made appurtenant to the Real Property, including, without limitation, all right, title, and interest of Debtor in and to all streets, curbs, gutters, sidewalks, sewers, storm drains, roads, and public places, open or proposed, and all easements and rights of way, public or private, now and hereafter used in connection with the Real Property;

(d) all rights to minerals, oil and gas and other hydrocarbon substances; water, irrigation and drainage rights; and water stock, air rights and development rights relating to the Real Property; and all damages, royalties and revenues of every kind, nature, and description whatsoever that Debtor may be entitled to receive from any person or entity owning or having or hereafter acquiring a right to the oil, gas and mineral rights and reservations of the Real Property;

(e) Debtor's rights under and interest in and to any and all leases, tenancies, or occupancy agreements now or hereafter affecting the Real Property, together with all renewals, extensions, modifications, amendments, assignments and subleases thereof, and all guaranties thereof;

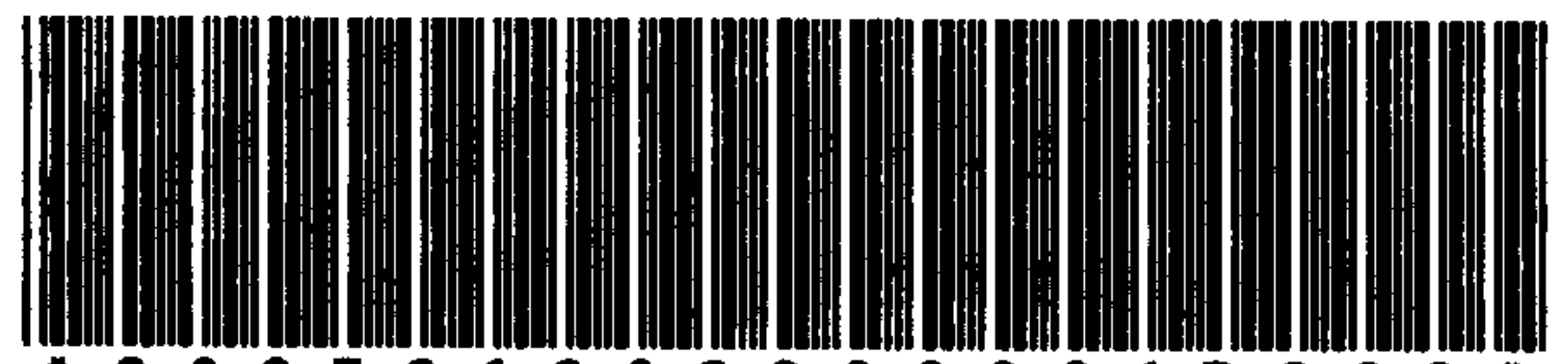
(f) all rents, income, issues, profits, accounts receivable, royalties, proceeds, and revenues of or relating to the Real Property or the business conducted thereon, including, without limitation, any right to payment for goods sold or leased or for services rendered, and all security deposits made by tenants of the Real Property;

CONV
● CCL - UCC-1 Collateral Exhibit B
1D3891US (04/00)

Page 1 of 2



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Handwritten initials

LOAN #: 20591828

(g) all insurance and insurance policies insuring the Real Property or any activity thereon or interest therein, and all proceeds thereof, all compensation, awards, damages, rights of action, and proceeds arising from condemnation or other taking of the Real Property or any part thereof; all causes of action and claims for injury or damage to, or any loss or diminution in value of, the Real Property or any part thereof; all advance payments of insurance premiums made by Debtor with respect to the Real Property, all deposits made with or other security given by Debtor to governmental authorities or utility companies with respect to the Real Property or proposed improvements thereon; all claims or demands with respect to insurance or such deposits or security; and all rights to refunds or rebates of any such deposits, or taxes or assessments relating to the Real Property;

(h) all licenses (including, but not limited to, liquor licenses, operating licenses, or similar licenses), contracts, management contracts or agreements, franchise agreements, building, occupancy, and other governmental permits, approvals, authorities, consents or certificates acquired or used in connection with the construction, use, ownership, management, operation, occupancy, maintenance, repair, improvement, development of, or conduct of business on, the Real Property;

(i) all accounts receivable, general intangibles and contract rights relating to the development or use of the Real Property; all names, trade names, trademarks, service marks, and logos by which the Real Property or improvements are known or operated, all rights to conduct business under any such name or variation thereof, and all goodwill in any way relating to the Real Property;

(j) all loans proceeds held by Secured Party, whether or not disbursed; all impounds paid to and held by Secured Party, and all deposit accounts of Debtor maintained with Secured Party;

(k) all shares of stock in any water company or other utility supplying water or utility services to the Real Property, all shares of stock or other evidence of ownership of any part of the Real Property that is owned by Debtor in common with others, and all documents of membership in any owners' or members' association or similar organization having responsibility for management or operation of the Real Property;

(l) all sales agreements, deposit receipts, escrow agreements, and other ancillary documents and agreements entered into by or on behalf of Debtor for the sale of all or any portion of the Real Property;

(m) all books, records, accounts, and other documents relating to the construction, ownership, use, management, operation, leasing, maintenance, repair, improvement, or development of, or conduct of business on, the Real Property;

(n) all other personal property of Debtor, whether tangible or intangible, wherever located and used or to be used in any way in connection with or in any way relating to the Real Property or the construction, ownership, use, management, operation, occupancy, leasing, maintenance, repair, improvement, development of, or conduct of business on, the Real Property and whether now owned or hereafter acquired or created (including, but not limited to, equipment, inventory, goods, documents, instruments, general intangibles, chattel paper, accounts, accounts receivable, deposit accounts, and contract rights, as all such terms are used in the California Uniform Commercial Code), and all fixtures of Debtor now owned or hereafter in existence, or hereafter acquired or created, on, of or relating to the Real Property; and

(o) all supplements, modifications and amendments to any of the foregoing, and all substitutions, replacements, additions, and accessions to any of the foregoing and all proceeds of all of the foregoing.

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