ASSIGNMENT OF MORTGAGE

20030212000086870 Pg 1/2 14.00 Shelby Cnty Judge of Probate, AL 02/12/2003 10:49:00 FILED/CERTIFIED

LENDER (FAMC) Loan Number: 67009

MIN: 100052200000670092

MERS Phone: 1-888-679-6377

Instrument # 2002-00150

Signed on the January 30, 2003

FRANKLIN AMERICAN MORTGAGE COMPANY

Dy: Tolored December

Name: Richard Dronnon

Title: Shipping Supervisor

State of Tennessee }
County of Williamson } SS:

On the 21 of December A.D. 2001, before me a Notary Public, personally appeared

Shipping Supervisor

, to me known, who being duly sworn, did say the he or she is the of Franklin American Mortgage Company, and the said instrument

was signed on behalf of said corporation

Phytils Roberts

Notary Public

EXPIRES : 04-07-08

NOTARY

PUBLIC

AT

LARGE

FRANKLIN AMERICAN MORTGAGE COMPANY

501 Corporate Center Drive Suite 400

Franklin, TN 37067

ATTN: FINAL DOCS Dept.

Intervening Assignment: This Assignment is not subject to the requirements of section 275 of real property law because it is an assignment in the secondary mortgage market.

MIN: 100052200000670092

MERS PHONE: 1-888-679-6377

J. Haley Riggs

Franklin American Mortgage Co.

501 Corporate Centre Dr., Ste. 400

Franklin, TN 37067

LOT 2, ACCORDING TO THE SURVEY OF CHANDALAR SOUTH, FIRST SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 106, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

which currently has the address of	2690 CHANDALAR LANE		
	[Street]		
PELHAM	, Alabama	35124	("Property Address"):
[City]		[Zip Code]	

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 seised of the estate hereby conveyed and has the right to 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

ALABAMA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT GV2007.HP

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