

This Instrument Prepared by:
Ginger Rouse, Operations Manager
FIRST CHOICE FUNDING, INC.
2100 Riverchase Center, Suite 100
Birmingham, AL 35244
(205) 985-4611

20040116000030340 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
01/16/2004 10:37:00 FILED/CERTIFIED

After Recording Return To:

✓ **PEELLE MANAGEMENT CORPORATION**
ASSIGNMENT JOB #90815
P.O. BOX 30014
RENO, NV 89502-3014
(775) 827-9600

STATE OF ALABAMA

SHELBY COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

8479130
11730
01-117

FOR VALUE RECEIVED, the undersigned, FIRST CHOICE FUNDING, INC.,
Hereby transfers, assigns and conveys to ~~*~~
All its rights, title, interest, powers and options in, to and under that certain Mortgage
dated 6/27/03 from WARREN WYMAN
To FIRST CHOICE FUNDING, INC., recorded in Real Volume _____, Page _____
on 7/3/03 in the Probate Office of Shelby County,
Alabama, as well as to the land described therein and the indebtedness secured thereby.

INST. # 200307030420790

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this
2ND day of JULY, 2003

FIRST CHOICE FUNDING, INC.

See attached legal description


Zack Rogers III, President

STATE OF ALABAMA

SHELBY COUNTY

* JPMorgan Chase Bank as Trustee, c/o Residential Funding
Corporation, 2255 North Ontario, Suite 400, Burbank, CA 91504-3190

Personally appears before me the undersigned authority in and for the above
styled jurisdiction, the within named Zack Rogers, III, who acknowledged that he is the
President of FIRST CHOICE FUNDING, INC., a corporation, and that he signed and
delivered the foregoing instrument and affixed the corporate seal of said corporation,
after being duly authorized so to act.

Given under my hand and official seal of office this 2ND day of JULY
2003


Notary Public

My Commission Expires: 2/6/05

LOT 8, according to the Survey of Camden Cove, Sector 1, as recorded in Map Book 25, Page 33 A, B & C, in the Probate Office of Shelby County, Alabama.

Parcel ID Number: 28-5-16-2-002-008.000

which currently has the address of

125 CAMDEN LAKE DRIVE

[Street]

Calera [City], Alabama 35040 [Zip Code] ("Property Address"):

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.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender