

WHEN RECORDED, MAIL TO:
HERITAGE BANK
ONE PERIMETER PARK SOUTH, STE# 486N
BIRMINGHAM, ALABAMA 35243

(Space Above This Line for Recording Data)

ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA

FOR VALUE RECEIVED, HERITAGE BANK AN ALABAMA CORPORATION organized under the laws of ALABAMA

and whose principal place of business is ONE PERIMETER PARK SOUTH, STE# 486N, BIRMINGHAM, ALABAMA 35243 hereby assigns and transfers to Mortgage Electronic Registration Systems, Inc., ("MERS") its successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026, which is organized and existing under the laws of Delaware, its successors and assigns, all it's right, title and interest in and to that certain Real Estate Mortgage executed by ASHLEY WATERS, a single woman

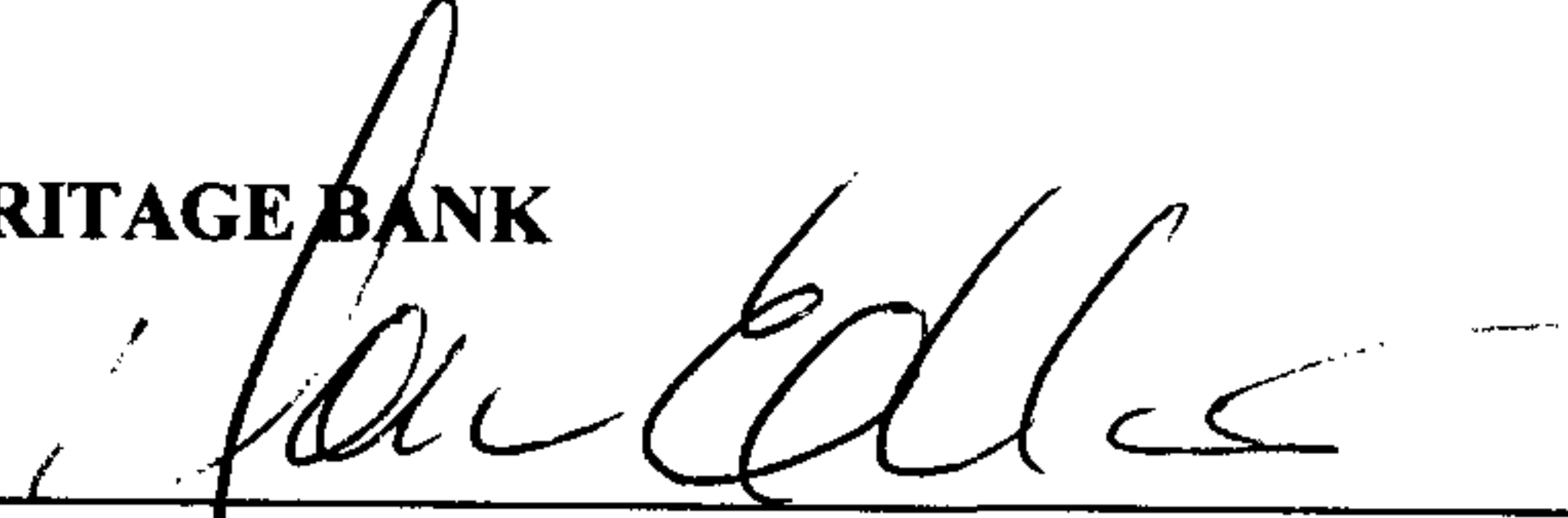
and bearing the date of the 5th day of May, 2004
and recorded on the 10th day of May, A.D. 2004, in the Office of the Recorder of SHELBY County, State of ALABAMA, in Book X, at Pages

And more fully described hereinafter as follows:

See Attached Exhibit 'A' *Inst # 20040510000245320


which currently has the address of: 516 CAHABA MANOR LN, PELHAM, ALABAMA 35124

Signed on the 5TH day of MAY, 2004.

HERITAGE BANK

By: DON ELLIS
Title: VICEPRESIDENT

State of ALABAMA)
County of JEFFERSON)ss

On the 5TH day of MAY, A.D. 2004, before me, a Notary Public, personally appeared DON ELLIS, to me known, who being duly sworn, did say that he or she is the VICE PRESIDENT of HERITAGE BANK and that said instrument was signed on behalf of said corporation.


Notary Public JENNIFER W. HUTSON
Commission Expires: 05/27/07

Prepared by:
HERITAGE BANK
ONE PERIMETER PARK SOUTH, STE# 486N
BIRMINGHAM, ALABAMA 35243
205-824-3846
Attn: Final Documents Dept.

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

Loan # 43-0404280002

20040510000245330 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
05/10/2004 14:05:00 FILED/CERTIFIED

EXHIBIT "A"

**Lot 12, according to the Survey of Crosscreek Cove, as recorded in Map Book 32,
Page 72, in the Probate Office of Shelby County, Alabama.**