

**RECORD AND RETURN TO:**  
**HANOVER CAPITAL PARTNERS LTD.**  
**POST OFFICE BOX 3980**  
**EDISON, NJ 08818-3980**

Tracking #: 5037700  
Deal: EMC- Print EMC

### **Assignment of Mortgage**

For Value Received, Deutsche Bank National Trust Company as custodian or trustee, FKA Bankers Trust Company of California, N.A. as custodian or trustee under the applicable custodial or trust agreement, the undersigned holder of a(n) Mortgage (herein 'Assignor') whose address is C/O EMC MORTGAGE CORPORATION, 909 Hidden Ridge Drive, Suite 200, Irving, TX 75038, does hereby grant, sell, assign, transfer and convey, without recourse unto EMC MORTGAGE CORPORATION (herein 'Assignee') whose address is 909 Hidden Ridge Drive, Suite 200, Irving, TX 75038, without recourse, representation or warranty, all beneficial interest under a certain Mortgage dated 7/18/1995, made and executed by Borrower(s): BENITA REYNOLDS WALKER, JAMES A. & MARY JO REYNOLDS in which Mortgage is of record in:

Book/Volume:	Page No.:
Instr/Ref:	<b>1995-19287</b>
Parcel/Tax ID#:	<b>33-6-14-0-000-026</b>
Township/Borough:	
Trustee (if DOT):	
Original Loan Amount:	<b>\$38,200.00</b>
Original Lender:	<b>UNITED COMPANIES LENDING CORPORATION</b>

District:	Section:	Block:	Lot(s):
Prop. Add (if available):	902 HWY 71, SHELBY 35143		

which was recorded on 7/21/1995 in Shelby (County or Town, whichever is applicable) in the state of AL, together with the note or bond secured thereby, the note or bond evidencing said indebtedness having this date been transferred together with Assignor's right, title and interest in and to said Mortgage, all without recourse, or warranty, the property herein described and the indebtedness thereby secured.

**5037700**

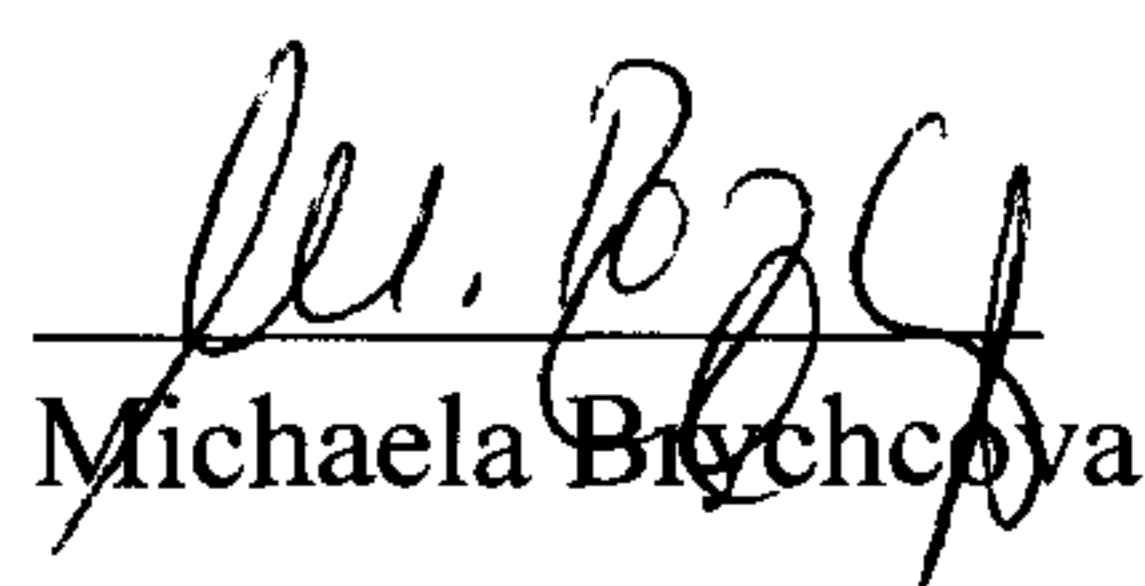
All other existing legal or equitable rights, interests and remedies in or with respect to the Mortgage and/or the Note and/or the proceeds thereof, including, but not limited to, escrow deposits, existing title insurance policies and hazard insurance policies, as well as causes of action and judgements related thereto.

TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, Assignor has caused this Assignment to be executed and delivered, effective November 9th, 2000.

Witness(es):

**Deutsche Bank National Trust Company as custodian or trustee,  
FKA Bankers Trust Company of California, N.A. as custodian or  
trustee under the applicable custodial or trust agreement  
By Its Attorney In Fact EMC Mortgage Corporation**

  
Michaela Brychcova

By:

  
Name: Kris MacKay, Assistant Vice President

[Power of Attorney dated as of recorded 2/12/2001 in Montgomery  
County, AL in book 2198 at page 442 as file # \_\_\_\_\_]

State of California  
County of Marin

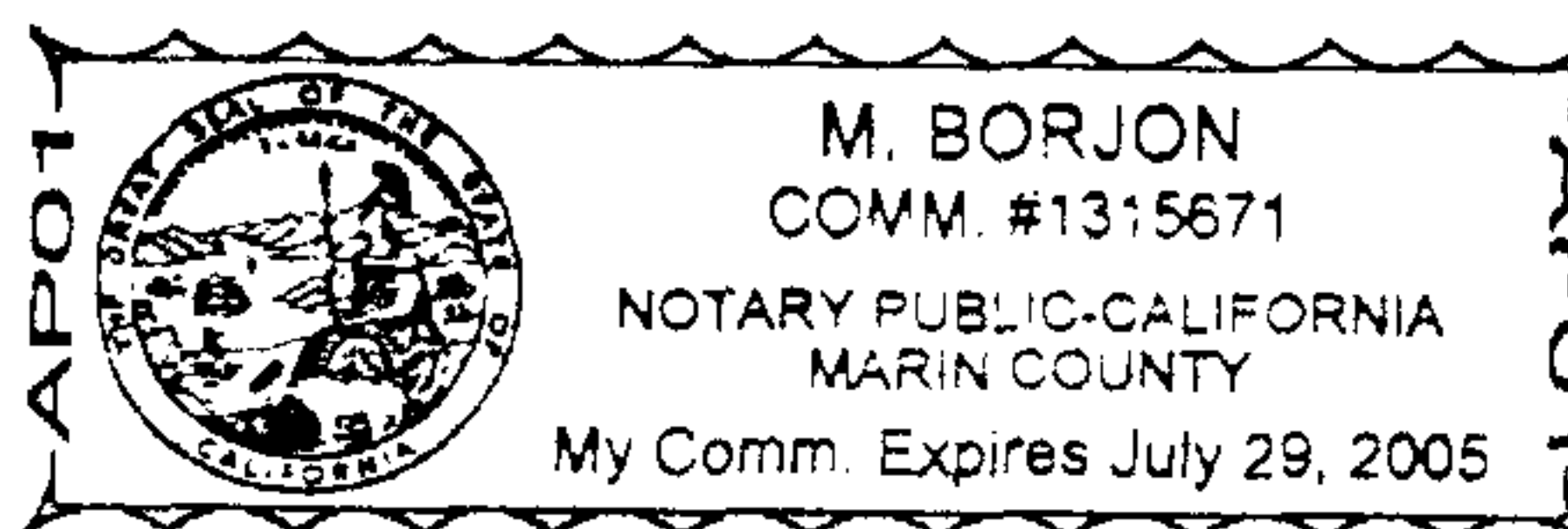
On February 27th, 2004, before me, the undersigned Notary Public in and for said State, personally appeared Kris MacKay, Assistant Vice President of EMC Mortgage Corporation (Attorney-in-fact for Deutsche Bank National Trust Company as custodian or trustee, FKA Bankers Trust Company of California, N.A. as custodian or trustee under the applicable custodial or trust agreement according to a Power of Attorney), known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument who acknowledged that he/she is the authorized Attorney-In-Fact for Deutsche Bank National Trust Company as custodian or trustee, FKA Bankers Trust Company of California, N.A. as custodian or trustee under the applicable custodial or trust agreement and whose address is C/O EMC MORTGAGE CORPORATION, 909 Hidden Ridge Drive, Suite 200, Irving, TX 75038, and who acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument.

Witness My Hand and Official Seal.



Notary Public: M. Borjon

My commission expires: 7/29/2005





021-036-42226

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SIMPLE

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This instrument prepared by:

Name: MARK A. PICKENS  
ATTORNEY AT LAW  
1425 SOUTH 21ST STREET  
SUITE 208  
Address: Birmingham, Alabama 35203  
(205) 933-1169

STATE OF ALABAMA

JEFFERSON

COUNTY

Inst # 1995-19287

07/21/1995-19287  
08:10 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

20040712000382380 Pg 3/3 17.00  
Shelby Cnty Judge of Probate, AL  
07/12/2004 10:01:00 FILED/CERTIFIED

# MORTGAGE

This indenture is made and entered into this 18TH day of JULY, 1995, by and between

BENITA REYNOLDS WALKER, JAMES A. & MARY JO REYNOLDS AN UNMARRIED WOMAN AND A MARRIED COUPLE

(hereinafter called "Mortgagor", whether one or more) and UNITED COMPANIES LENDING CORPORATION

Louisiana

corporation

(hereinafter called "Mortgagee").

WHEREAS, BENITA REYNOLDS WALKER, JAMES A. & MARY JO REYNOLDS IS (are) justly indebted to the Mortgagee

AN UNMARRIED WOMAN AND A MARRIED COUPLE

in the amount of THIRTY EIGHT THOUSAND TWO HUNDRED AND NO/100 dollars

(\$ 38,200.00).

Now, therefore, in consideration of the promises, and to secure the payment of the debt evidenced by a promissory note of even date herewith and any and all extensions and renewals thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such extensions and renewals (the aggregate amount of such debt and interest thereon, including any extensions and renewals and the interest thereon is hereinafter collectively called "Debt") and the compliance with all the stipulations herein contained, the Mortgagor does hereby grant, bargain, sell and convey unto the Mortgagee, the following described real estate, situated in

Shelby County, Alabama (said real estate being hereinafter called (Real Estate")):

A PARCEL OF LAND LOCATED IN THE S1/2 OF THE SW 1/4 OF SECTION 14, TOWNSHIP 24 NORTH, RANGE 15 EAST, SHELBY COUNTY, ALABAMA, DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF THE SE 1/4 OF SW 1/4 AND RUN EAST WITH THE SOUTH FORTY LINE 373 FEET TO A PROPERTY LINE DITCH; THENCE RUN NORTH 21 DEG. 30 MIN. EAST WITH SAID DITCH 444 FEET TO THE SOUTH BOUNDARY OF COUNTY ROAD 471; THENCE RUN WEST WITH SAID ROAD BOUNDARY 345 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUE WITH SAID ROAD BOUNDARY NORTH 84 DEG. WEST 225 FEET; THENCE RUN SOUTH 15 DEG. 30 MIN. WEST 295 FEET; THENCE RUN SOUTH 84 DEG. EAST 225 FEET; THENCE RUN NORTH 15 DEG. 30 MIN. EAST 295 FEET TO THE POINT OF BEGINNING. ALL SITUATED IN SHELBY COUNTY, ALABAMA.

ADDRESS: 902 HWY 71  
SHELBY, AL. 35143

Together with all rights, privileges, tenements and appurtenances appertaining to the Real Estate, all of which shall be deemed Real Estate and conveyed by this mortgage.

To have and to hold the Real Estate unto the Mortgagee, its successors and assigns forever. The Mortgagor covenants with the Mortgagee that the Mortgagor is lawfully seized in fee simple of Real Estate and has a good right to sell and convey the Real Estate as aforesaid; that the Real Estate is free of all encumbrances, except as otherwise set forth herein, and the Mortgagor will warrant the forever defend the title to the Real Estate unto the Mortgagee, against the lawful claims of all persons.

This mortgage is subordinate to the certain mortgage from \_\_\_\_\_ dated \_\_\_\_\_ to \_\_\_\_\_ and recorded in \_\_\_\_\_ Book \_\_\_\_\_ at page \_\_\_\_\_ in the Probate Court of \_\_\_\_\_ County, Alabama.