

WHEN RECORDED, RETURN TO:

PNC Bank, NA
Attn: Collateral Control
2730 Liberty Avenue
Pittsburgh, PA 15222

THIS DOCUMENT PREPARED BY:

PNC Bank
Carol Verbick, Consumer Loan Officer
2730 Liberty Avenue
Pittsburgh, PA 15222
412-768-1165 84 3 48109459299

ASSIGNMENT OF MORTGAGE

THIS ASSIGNMENT OF MORTGAGE IS MADE AS OF June 16, 2004 between Prudential Bank & Trust, FSB, 1 Ravinia Drive, Atlanta, GA 30346 ("Assignor") and PNC Bank, NA, 2730 Liberty Avenue, Pittsburgh, PA 15222 ("Assignee").

Assignor is the mortgagee under a certain mortgage given and executed by **BALLARD JR, ERNEST E** and **BALLARD, SHIRLEY S** to **Prudential Bank & Trust, FSB (formerly known as The Prudential Savings Bank, F.S.B.)**, dated **October 07, 2002**, recorded **October 29, 2002** in **SHELBY, AL** Book --, Page -- and/or Instrument/Document Number **2002102900533960**, etc. (the "Mortgage"), given to secure the payment of a note of even date thereof in the principal amount of **\$80,000.00** dollars with interest, etc. (the "Note"), and secured upon all that certain real property located at 124 HEATHER RIDGE DRIVE, PELHAM, AL 35124.

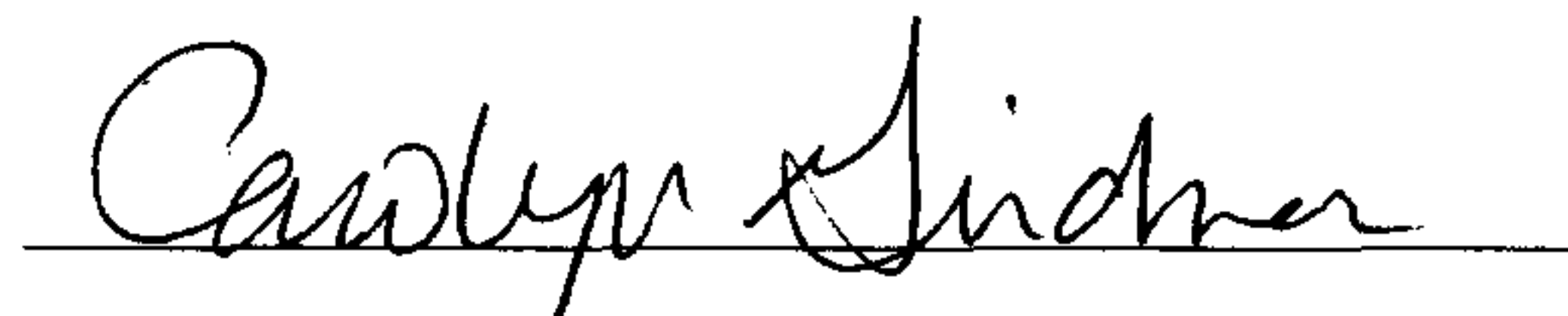
Assignor now desires to transfer all of its rights under the Mortgage to Assignee.

NOW THEREFORE, for good and valuable consideration paid by Assignee to Assignor at the time of the execution hereof, the receipt and sufficiency of which is hereby acknowledged, Assignor does hereby grant, bargain, sell, assign, transfer and set over unto Assignee, his heirs, executors, administrators and assigns all rights of Assignor under the Note and the Mortgage, and all moneys, principal and interest due thereon, together with all rights, remedies and incidents thereunto belonging, and all Assignor's right, title, interest, property, claim and demand in and to the same.

TO HAVE, hold, receive and take all and singular the hereditaments and premises hereby granted and assigned, or mentioned and intended so to be, with the appurtenances, unto the said Assignee, his heirs, executors, administrators and assigns, to and for his and their only proper use and benefit forever.

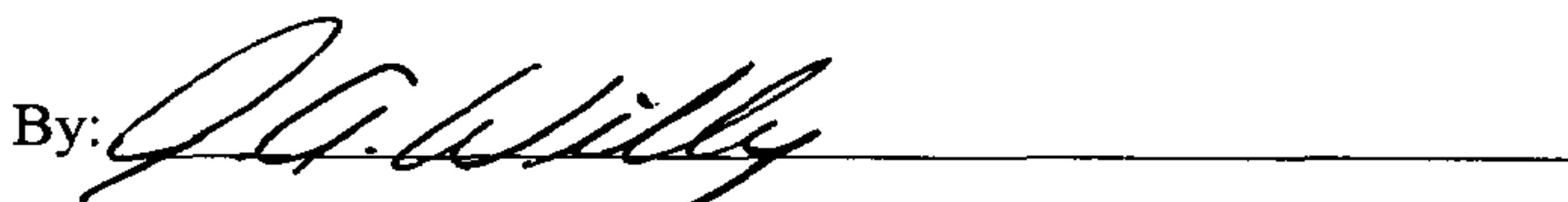
IN WITNESS WHEREOF, Assignor has signed this Assignment as of the day and date first written above.

WITNESS:



Carolyn Girdner
Vice President

Prudential Bank & Trust, FSB

By: 

J A Willey
Senior Vice President

STATE OF GEORGIA

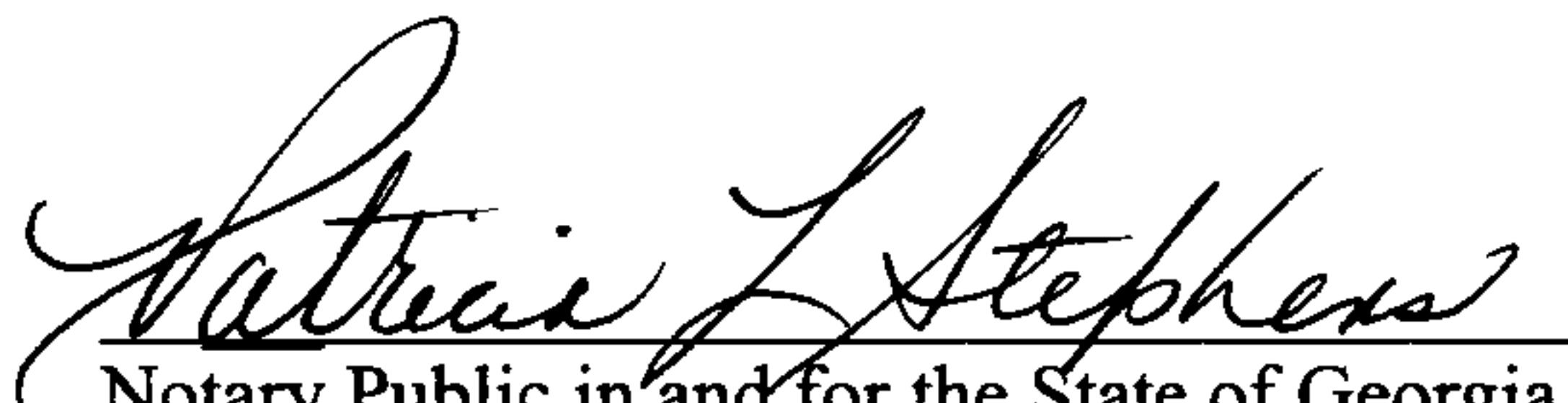
)

County of **COBB**

) SS

On **June 16, 2004**, before me, the undersigned notary public in and for this state and county, personally appeared **J A Willey** who is acknowledged to be the **Senior Vice President** of **Prudential Bank & Trust, FSB**, and stated that as such officer being authorized to do, and executed the foregoing instrument for the purpose therein contained, for and on behalf of the corporation.

In witness whereof, I have set my hand and official seal.

 (Seal)
Notary Public in and for the State of Georgia

Patricia L. Stephens

(Notary's Printed Name)

My Commission Expires: **January 12, 2007**



(Continued)
MORTGAGE

200210
Shelby County
10/29/2002 14T4

Customer Name: ERNEST BALLARD

Application #: 009459299

Order #: 3081904

84-3-4810 945299

Exhibit A (Legal Description)

ALL THAT PARCEL OF LAND IN CITY OF PELHAM, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED BOOK 1994, PAGE 11038, ID# 13-6-23-3-0-83.016, BEING KNOWN AND DESIGNATED AS LOT 27, HEATHER RIDGE, FILED IN PLAT BOOK 17, PAGE 22.

BY FEE SIMPLE DEED FROM HAYNIE & SON HOMEBUILDERS, INC. AS SET FORTH IN BOOK 1994 PAGE 11038 DATED 03/30/1994 AND RECORDED 04/05/1994, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

20040813000454590 Pg 3/3 18.00
Shelby Cnty Judge of Probate, AL
08/13/2004 09:37:00 FILED/CERTIFIED