



20050719000360600 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
07/19/2005 10:31:31AM FILED/CERT

WHEN RECORDED MAIL TO:
FIDELITY NATIONAL-LPS
P.O.BOX 19523
IRVINE, CA 92623-9523
MOREQREC

Parcel No.: NEW CONSTRUCTION

Loan Number: B05030885

3553722

Assignment of Mortgage

For value received, Wilmington Finance, a division of AIG Federal Savings Bank the holder of a Mortgage (herein "Assignor") whose address is 401 Plymouth Road, Suite 400 Plymouth Meeting, PA 19462 does hereby Grant, sell, assign, transfer, and convey, unto

MorEquity, Inc.

, a corporation organized and existing under the laws of *Vermont* (herein "assignee"), whose address is

**5010 Carriage Drive
Evansville IN 47715**

, a certain Mortgage dated 4/14/2005, made and executed by : CHRISTOPHER LOCKRIDGE, whose address is 165 ROBIN ST CALERA, AL 35040-, to and in favor of Wilmington Finance, a division of AIG Federal Savings Bank upon the following described property situated in SHELBY County, State of ALABAMA

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

Such Mortgage having been given to secure a payment of ONE HUNDRED FORTY-TWO THOUSAND ONE HUNDRED FIFTY AND xxxxxxxxxxxxxxxxxxxxxxxx 00/100 (\$ 142,150.00)

which Mortgage is of record in Book, Volume, or Liber No. , at page (or as No.) of the records of SHELBY County, State of ALABAMA, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage .

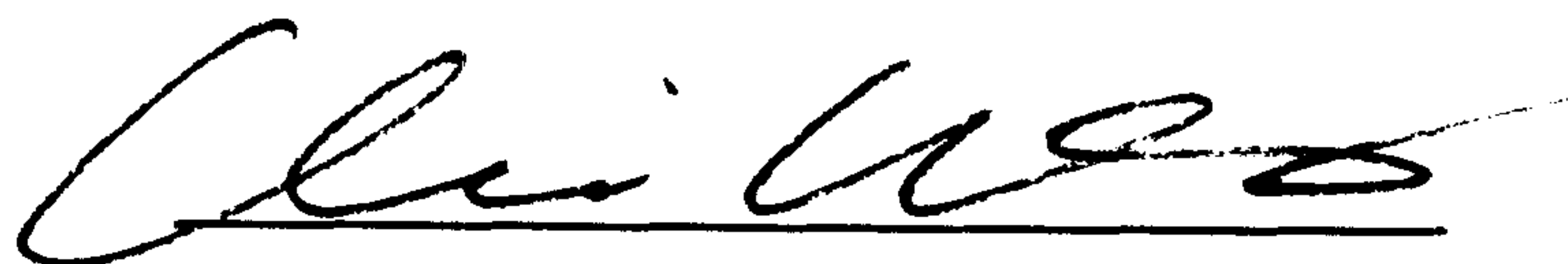
Inst # 20040415000178190 Recorded 04-15-05.

This document prepared by Wilmington Finance, a division of AIG Federal Savings Bank, 401 Plymouth Rd., suite 400, Plymouth Meeting PA 19462

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, the undersigned Assignor has executed this Assignment of Mortgage on
4/15/2005

Wilmington Finance, a division of AIG Federal Savings Bank



Witness
Chris White

(Assignor)
Jonathan P. Herb
Assistant Vice President

Commonwealth/State of Pennsylvania
County of Montgomery

On the 15th day April, 2005 before me, Suzanne E. Levin, the undersigned officer, personally appeared Jonathan P. Herb who acknowledged himself to be the Assistant Vice President of Wilmington Finance, a division of AIG Federal Savings Bank, a corporation, and that he, as such Assistant Vice President, being authorized to do so, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Assistant Vice President,
In witness whereof I hereunto set my hand and official seal.

Suzanne E. Levin, Notary Public
Plymouth Twp., Montgomery County
My Commission Expires April 5, 2007

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the
County of SHELBY :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

Lot 5, according to the Final Plat of Nottingham, Phase 2, as recorded in Map Book 31, Page 62, in the Probate Office of Shelby County, Alabama.

The proceeds of this loan have been applied on the purchase price of the herein described property.

Parcel ID Number: NEW CONSTRUCTION
165 ROBIN STREET
CALERA
("Property Address"):

which currently has the address of
[Street]
[City] , Alabama 35040- [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