20050815000418950 1/2 $14.00
Shelby Cnty Judge of Probate,AL
08/15/2005 01:13:15PM FILED/CERT

ASSIGNMENT

STATE OF ALABAMA
COUNTY OF SHELBY

For valuable consideration in hand paid to the undersigned, **CU Lending, Inc.** by **PHH Mortgage Corporation, 4001 Leadenhall Way, Mount Laurel, NJ 08054**, the receipt whereof is acknowledged, the undersigned does hereby grant, bargain, sell, convey, and assign unto **PHH Mortgage Corporation, 4001 Leasenhall Way, Mount Laurel, NJ 08054** that certain mortgage executed by **Gerald Smith and wife, Clara K. Smith** bearing the date of **August 11, 2005**, and recorded in **Book/Volume/Instrument** _____*_____, **Page** _____, of the mortgage records in the Office of the Judge of Probate/Clerk of Court of **Shelby** County, Alabama, together with the debt thereby secured and the property therein described.

* Inst # 20050815000418940

SEE ATTACHED SCHEDULE "A" FOR LEGAL DESCRIPTION.

In Witness Whereof, **CU Lending, Inc.** has caused this instrument to be executed by **Gary M. Wolter**, its **VP of CU Lending, Inc.**, who is thereunto duly authorized, on this **11th**day of **August, 2005**.

CU Lending, Inc.

_____ By: _____
Witness **Gary M. Wolter**
Its VP of CU Lending, Inc.

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that **Gary M. Wolter**, whose name as **VP of CU Lending, Inc.** of **CU Lending, Inc.** is signed to the foregoing transfer and who is known to me, acknowledged before me on this day that, being informed of the contents of the transfer, he, as such officer and with full authority, executed the same voluntarily for and as the act of said credit union.

Given under my hand and official seal this **11th** day of **August, 2005**.

Notary Public

My commission expires:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 19, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

This Instrument Prepared by: Sunny Henderson-Richard McClelland - 300 Office Park Drive, Suite 230, Birmingham, AL 35223

20050815000418950 2/2 $14.00
Shelby Cnty Judge of Probate,AL
08/15/2005 01:13:15PM FILED/CERT

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 19, according to the Final Plat of The Mixed Use Subdivision Inverness Highlands, as recorded in Map Book 34, page 45 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: 1) Current taxes 2) Easement to Southern Bell Telephone and Telegraph Company recorded in Volume 320, page 878, in the Probate Office of Shelby County, Alabama; 3) Easement to Water Works Board of the City of Birmingham recorded in Volume 312, page 926, in the Probate Office of Shelby County, Alabama; 4) Easement as recorded in Volume 347, page 866, in the Probate Office of Shelby County, Alabama; 5) Easement for Alabama Power Company recorded in Real 340, page 804, Real 348, page 751, Misc. Volume 14, page 424, Real 34, page 614, Real 84, page 298, Real 340, Page 816, Real 105, page 875 and Real 131, page 763, in the Probate Office of Shelby County, Alabama; 6) Restrictions appearing of record in Real 268, page 605; Instrument 200501100014390 and Instrument 200502040005811 0, in the Probate Office of Shelby County, Alabama; 7) Easement to Shelby County Education Board recorded in Instrument 1999-29881, in the Probate Office of Shelby County, Alabama; 8) Easement to BellSouth Telecommunications recorded in Instrument 1999-29883, in the Probate Office of Shelby County, Alabama; 9) Declaration of Protective Covenants (Residential) as recorded in Instrument 20031205000788490, in the Probate Office of Shelby County, Alabama; 10) Right of others in and to that certain Reciprocal Easement Agreement recorded in Instrument 20031205000788530, in the Probate Office of Shelby County, Alabama; 11) Easement(s) as shown by recorded map.