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Shelby Cnty Judge of Probate, AL
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File #: 1197.1103838AL/L

INDEXING INSTRUCTIONS:

TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA
COUNTY OF SHELBY

FOR VALUE RECEIVED Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Dream Builders Home Mortgage, a Alabama sole proprietor its successors and assigns, as Assignor, has transferred sold, assigned, conveyed and set over to Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Mortgage, executed by John Cagle single man and Irene Cagle, single woman and John Cagle a married man and Irene Cagle a married woman, joint tenancy with full rights of survivorship to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Dream Builders Home Mortgage, a Alabama sole proprietor its successors and assigns, dated December 21, 2006, and recorded in Instrument 20070111000017620 in the Office of the Judge of Probate of Shelby County, Alabama.

See attached as Exhibit A

The Assignor herein specifically sells, assigns, transfers and conveys to the Assignee, its successors, representatives and assigns the aforementioned Mortgage the property described herein, the indebtedness secured thereby, together with all the rights, title, interest powers, options, privileges and immunities contained therein.

This Assignment memorializes the prior transfer by which Assignor sold, set-over, transferred, conveyed and assigned unto the Assignee herein all of Assignor s right, title and interest to the aforesaid security instrument which occurred on or before the date of this instrument but at least prior to February 23, 2012.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 15 day of march, 2012.

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Dream Builders Home Mortgage, a Alabama sole proprietor its successors and assigns

By: *Shannon Cook* (L.S.)
Title: Assistant Secretary

By: *Kendra Cook* (L.S.)
Title: Kendra Cook
Assistant Secretary

State of Oklahoma
County of Oklahoma

that K. Coleman, a Notary Public in and for said State and County hereby certify
that Shannon Cook and Kendra Cook whose names as
Assistant Secretary and Assistant Secretary of Mortgage Electronic
Registration Systems, Inc., acting solely as nominee for Dream Builders Home Mortgage, a Alabama sole
proprietor its successors and assigns, are signed the foregoing conveyance and with full authority, executed the
same voluntarily for and as the act of said corporation acting in its capacity on the day the same bears date.

Given under my hand this the 15 day of march, 2012

K. Coleman
Notary

(Seal)
My Commission Expires:

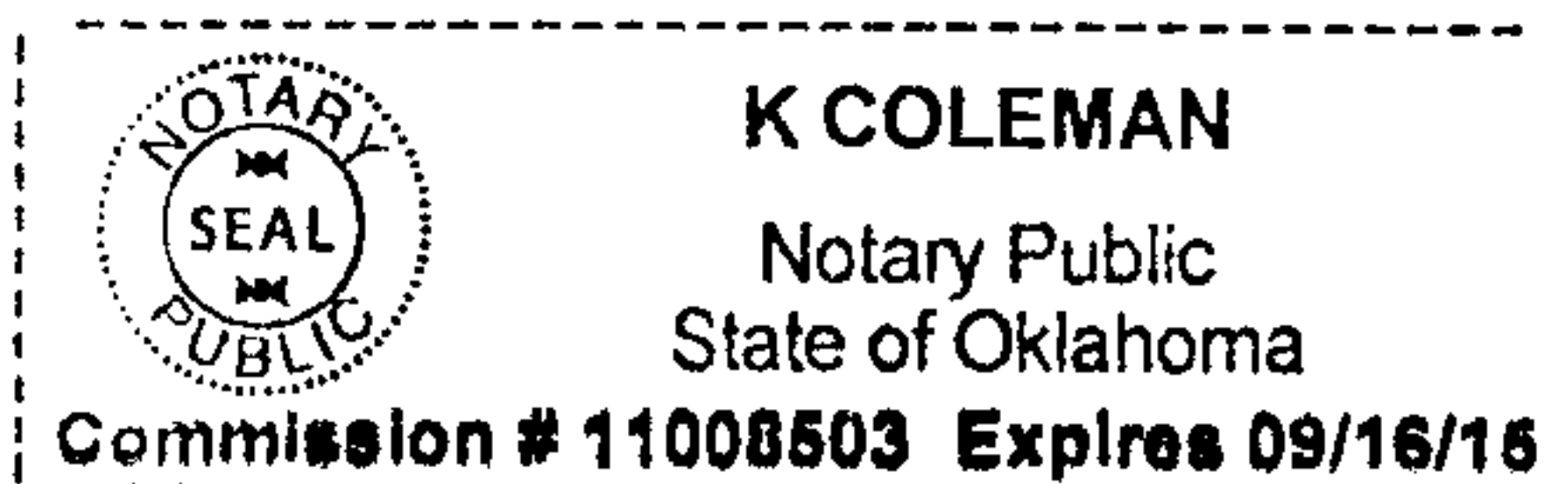
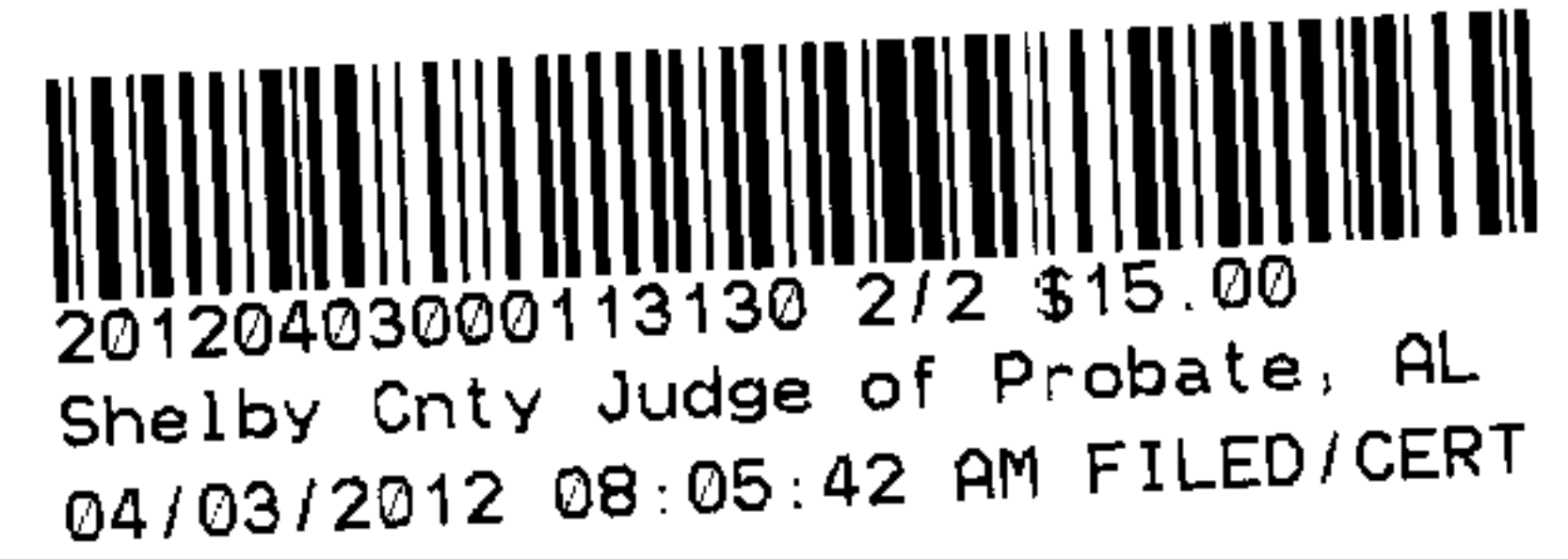


EXHIBIT A



FROM THE NORTHWEST CORNER OF THE SE 1/4-SE 1/4 OF SECTION 4, TOWNSHIP 19 SOUTH RANGE 2 EAST, SHELBY COUNTY, ALABAMA, THENCE SOUTH 2 DEGREES 42 MINUTES 47 SECONDS WEST ALONG THE WEST BOUNDARY OF SAID SE 1/4- SE 1/4 FOR 60.06 FEET TO A POINT ON THE SOUTH BOUNDARY OF A COUNTY DIRT ROAD (R/W 60 FEET); THENCE SOUTH 88 DEGREES 15 MINUTES 05 SECONDS EAST ALONG SAID ROAD BOUNDARY FOR 516.67 FEET TO A POINT IN THE CENTER OF A 20 FOOT EASEMENT; THENCE SOUTH 4 DEGREES 42 MINUTES 40 SECONDS WEST ALONG THE CENTER OF SAID EASEMENT FOR 617.53 FEET TO THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND; THENCE FROM SAID POINT OF BEGINNING PROCEED SOUTH 2 DEGREES 42 MINUTES 20 SECONDS WEST FOR A DISTANCE OF 396.61 FEET; THENCE NORTH 87 DEGREES 17 MINUTES 40 SECONDS WEST 330.04 FEET; THENCE NORTH 2 DEGREES 42 MINUTES 20 SECONDS EAST PARALLEL TO THE EAST BOUNDARY FOR 396.61 FEET; THENCE SOUTH 87 DEGREES 17 MINUTES 40 SECONDS EAST PARALLEL TO THE SOUTH BOUNDARY FOR 330.04 FEET, BACK TO THE POINT OF BEGINNING. ALSO, FOR INGRESS AND EGRESS TO THE ABOVE DESCRIBED PARCEL OF LAND AN EASEMENT 20 FEET IN WIDTH BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE NORTHWEST CORNER OF THE SE 1/4-SE 1/4 OF SECTION 4 TOWNSHIP 19 SOUTH RANGE 2 EAST, SHELBY COUNTY, ALABAMA, THENCE SOUTH 2 DEGREES 42 MINUTES 47 SECONDS WEST ALONG THE WEST BOUNDARY OF SAID SE 1/4-SE 1/4 FOR 60.06 FEET TO A POINT ON THE SOUTH BOUNDARY OF A COUNTY DIRT ROAD (R/W 60 FEET): THENCE SOUTH 88 DEGREES 15 MINUTES 05 SECONDS EAST ALONG SAID ROAD BOUNDARY FOR 516.67 FEET TO A POINT OF INTERSECTION WITH THE SOUTH BOUNDARY OF SAID ROAD AND THE CENTER OF THE AFOREMENTIONED 20 FOOT EASEMENT, SAID POINT BEGINNING THE POINT OF BEGINNING OF HEREIN DESCRIBED 20 FOOT EASMENT; THENCE FROM SAID POINT OF BEGINNING PROCEED ALONG THE CENTER OF SAID EASEMENT (THE RIGHT OF WAY OF SAID EASEMENT BEING 10 FEET EACH SIDE OF THE FOLLOWING DESCRIBED LINE); THENCE SOUTH 4 DEGREES 42 MINUTES 40 SECONDS WEST ALONG THE CENTER OF SAID EASEMENT FOR 617.53 FEET TO THE POINT OF TERMINATION OF SAID 20 FOOT EASEMENT.