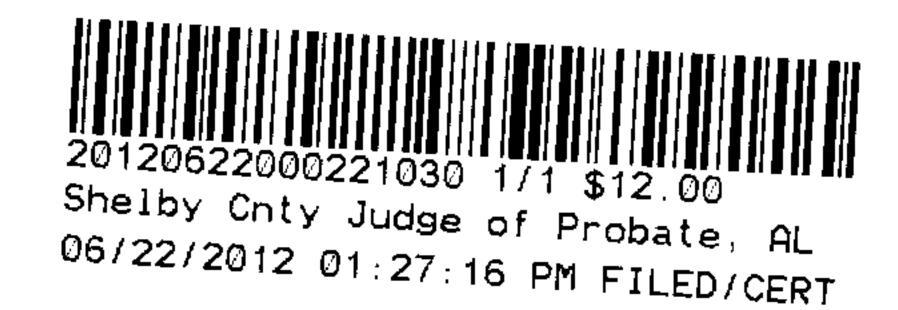
STATE OF ALABAMA)
COUNTY OF SHELRY)



ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned COUNTRYWIDE HOME LOANS INC. (the "Assignor"), does hereby transfer, assign, set over and convey unto BANK OF AMERICA, N.A. (the "Assignee"), its successors, transferees, and assigns forever, all right, title and interest of said Assignor in and to that certain Mortgage executed by TIMOTHY E. GARDNER, AND WIFE RACHAEL L. GARDNER, to COUNTRYWIDE HOME LOANS, INC. dated September 29, 1999, and filed for record in Instrument Number 1999-41284, in the Probate Office of Shelby County, Alabama, covering property described in said Mortgage, together with the note and indebtedness secured by the Mortgage, and all interest of the undersigned in and to the property described in said Mortgage.

It is expressly understood and agreed that the within transfer and assignment of the said Mortgage is without warranty, representation or recourse of any kind whatsoever. IN WITNESS WHEREOF, said Assignor has hereunto set its signature this [8] day of June. COUNTRYWIDE HOME LOANS INC. Its: ASSISTANT VICE President (AUP) STATE OF TEXAS COUNTY OF Dallas DONE N Keeton, a Notary Public in and for said County in said State, hereby certify that Sherry D. Davis, whose name as AUP of COUNTRYWIDE HOME LOANS INC., a (corporation), is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he/she, as such AUP and with full authority, executed the same voluntarily for and as the act of said Corporation Notary Public Souther N Kee ton My Commission Expires: february 11, 2013 This instrument prepared by: Andy Saag SACHE N. KEETON

Sirote & Permutt, P.C. P. O. Box 55727 Birmingham, AL. 35255 Sirote #: 256067