

REAL ESTATE LIEN ASSIGNMENT

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS that Southern Home Equity Corporation (THE "TRANSFEROR", WHETHER ONE OR MORE) for and in consideration of the sum of Fourteen Thousand Eight Hundred Sixty-Five and 20/100ths (\$ 14,865.20) paid to the Transferor by ALTUS BANK, A FEDERAL SAVINGS BANK (the "Transferee") the receipt of which is hereby acknowledged, does hereby TRANSFER, SET OVER AND ASSIGN unto the Transferee, that certain Promissory Note for Fourteen Thousand and No/100ths (\$ 14,000.00) dated July 27, 1990 made by Deborah A. Stephens being payable to Southern Home Equity Corporation or order.

AND, for the same consideration, the transferor does hereby TRANSFER, SET OVER AND ASSIGN unto the Transferee that certain mortgage (the "Lien") from Deborah A. Stephens to Southern Home Equity Corporation dated the 27 day of July, 19 90, recorded in Real Property Book 303, Page 683 of the records in the office of the Judge of Probate Court, Shelby County, Alabama, which secures the payment of the aforesaid note.

AND, the Transferor does hereby REMISE, RELEASE AND QUITCLAIM unto the Transferee all of the right, title and interest of the Transferor in and to the premises and property designated in the Lien, it being the intention of the undersigned to transfer to the Transferee the said debt and the note which evidences the same and said security therefor.

AND, the Transferor represents and warrants to the Transferee that (I) the Lien has not been amended, (II) that there have been no defaults under the lien, (III) that the transferor has made no prior assignments of the Lien (IV) that the Transferor has good and lawful right to assign the same, (V) that there are no liens superior to the Lien except: () None or (X) first mortgage from Deborah A. Stephens to Union Planters Mortgage which the Transferor warrants the unpaid balance on such debt to be no more than \$ 46,773.68 (VI) that all disclosures and notices required by the Federal Consumer Credit Protection Act and by the regulations of the Board of Governors promulgated pursuant thereto have been properly made and given in regard to the Lien and (VII) that all other laws, rules and regulations applicable to the Lien have been fully and faithfully complied with.

The Transferor hereby warrants the unpaid balance of said note to be not less than \$ 14,000.00.

IN WITNESS WHEREOF, the Transferor has executed this assignment, and set the Transferor's hand and seal to this 27 day of July, 19 90.

INSTRUMENT WAS FILED

90 AUG -3 AM 10:39

Southern Home Equity Corporation

By: [Signature]
Its: President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Wayne A. Knipp whose name as President of Southern Home Equity Corporation is signed to the foregoing instrument and who is known to me, acknowledge before me on this day, that being informed of the contents of the conveyance, he in his capacity as such President executed the same voluntarily on the day the same bears date, with full authority for and as the act of said corporation.

Given under my hand and seal this the 27 day of July, 19 90.

NOTARY PUBLIC

My commission expires: 10/14/90

Cambridge Title