STATE OF ALABAMA

JEFFERSON COUNTY

ASSIGNMENT OF MORTGAGE

"Assignor"), the owner of a mortgage (and of the indebtedness secured thereby made by Katheryn O. Horst, a single person and Chad F. Cummings, husband and wife, Laura E. Cummings, to Assignor, securing the sum of \$91,772.00, dated February 28, 1997, and recorded as Instrument #1997-08878, in the Probate Office of Shelby County, Alabama, for valuable considerations, the receipt and sufficiency of which are hereby acknowledged, does hereby assign and transfer the Mortgage and the note and indebtedness secured thereby with all interest thereon from the Ist day of December, 19 97, to Regions Mortgage, Inc., as the Ist day of December, 19 97, without recourse on the Assignor, in any manner or for any cause whatever.

By: REGIONS BANK

By: DALAL

Enthy L. Young, Vice President

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that Kathy L. Young, whose name as Vice President, of REGIONS BANK, an Alabama state banking 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 the conveyance, she, as such officer and with full authority, executed the same volunatarily for and as the act of said corporation.

Given under my hand and official seal this 23 day of December 19 97

NOTARY PUBLIC

My commission expires: 3/26/2001

Inst # 1998-02468

O1/23/1998-02468
12:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50