

This form was prepared by Jennifer P. James as an employee of
CASTLE MORTGAGE CORPORATION, address: P.O. BOX 12785 BIRMINGHAM,
AL 35202-6785, tel. no: 205-870-8980

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is P.O. Box 12785 Birmingham, AL 35202-6785, does hereby grant, sell, assign, transfer and convey, unto Carolina First Bank, its successors and assigns as their interest may appear, a Corporation organized and existing under the laws of the State of South Carolina (herein "Assignee"), whose address is 1420 Lady Street, Columbia, South Carolina, 29201, a certain Mortgage dated October 21, 1999 made and executed by Vicki N. Smith and husband, William D. Ponder, Jr., to and in favor of Castle Mortgage Corporation and given to secure payment of \$240,000.00 which Mortgage is of record in Book, Volume or Liber No. 1999-44141, at page of the Judge of Probate Records of Shelby County, State of Alabama, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

, IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 20, 1999.

CASTLE MORTGAGE CORPORATION

BY:

D.S. Yuill
D.S. Yuill
Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

On this Twentieth day of November, 1999 I Mary B. Boyette, a Notary Public in and for said county and state, hereby certify that D.S. Yuill whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me that, being informed of the contents of the conveyance, she executed the same voluntarily as Vice President act on the day the same bears date.

Given under my hand and seal of office this the Twentieth day of November, 1999.

My commission expires: December 13, 2002

Mary B. Boyette
Mary B. Boyette, Notary Public

Inst # 2000-01162

CMC Loan #: 1023813
G. SERVING IN ASSIGNMENT S. VALMS PRM

01/11/2000-01162
10:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50