ASSIGNMENT

STATE OF Alabama
COUNTY OF Shelby

VALUE RECEIVED Scott Mortgage Corporation, 200 Vestavia Parkway Ste. 2600 Mortgage, Al. 35216, as Assignor, has this day transferred, sold, assigned, conveyed and set over to CharterBank, 600 3rd Avenue, West Point, GA 31833, as Assignee, its successors, representatives and assigns, all of assignor's rights, title and interest in and to that certain security instrument (Mortgage, Deed of Trust, etc.) executed by Mark David Cary and wife, Kimberly Rence Cary, 1039 Greystone Crest, Birmingham, AL 35242, to Scott Mortgage Corporation, dated April 26, 2000, and recorded in deed book (mortgage volume) 2000 page 138/7, in the office of the Clerk of The Probate Court of Shelby county, Alabama.

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

The Assignor herein has this day sold and assigned to the Assignee herein the note secured by the aforementioned security instrument and this transfer is made to secure the Assignee, its successors, representatives, and assigns, in the payment of said note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 26th day of April, 2000.

On this 26th day of April, 2000, I, Phyllis Hammock, a notary public in and for said county and state hereby certify that Thomas A. Cyphers and William C. Gladden as Vice President and Secretary of CharterBank, are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that being informed of the contents of such instrument, have as such and with full authority, executed the same voluntarily and as the act of said signature. Given under my hand and official seal of office this 26th day of April, 2000.

Notary Public: Regime Ramock

My Commission expires:

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HEB. 18, 2002

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Inst # 2000-13818

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