IN THE DISTRICT COURT OF SHELBY COUNTY, ALABAMA

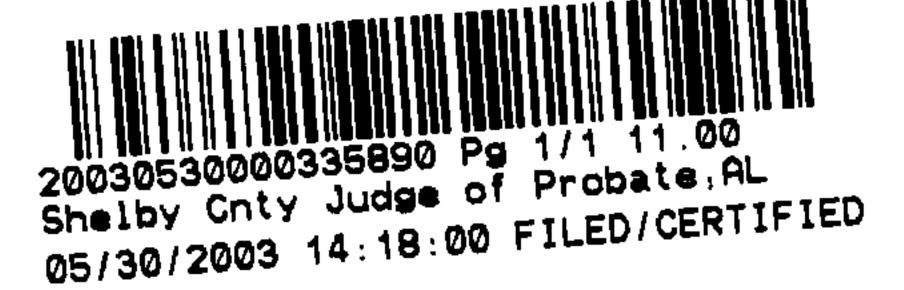
FIRST SELECT INC.

Plaintiff,

ACCOUNT# 4168100010447355 CASE NO. DV00 655

JOHNNY G TURNER

Defendant(s),



ASSIGNMENT OF JUDGMENT

THIS INDENTURE, made February 6, 2003, between First Select Inc. (the "Assignor"), and Credigy Receivables, Inc. (the "Assignee").

WHEREAS, judgment was entered on 5/11/01 in the above-referenced Court, in favor of First Select Inc., and against above-named defendant(s) in the sum of \$****4,870.51,

AND WHEREAS, the Assignee is now the owner of said judgment,

NOW THEREFORE WITNESSETH, that the Assignor, in consideration of \$10.00 received and duly paid and other good and valuable consideration, has sold, assigned and transferred and by these presents hereby sells, assigns and transfers to the Assignee, the said judgment and all monies that may be had or obtained by means thereof, or upon any proceedings to be had thereupon. The assignee has the right to take all lawful proceedings for the recovery of the money due or to become due on said judgment; and upon payment, to acknowledge satisfaction or discharge the same. The Assignor hereby covenants that there is now due on the judgment the sum of \$ **5,664.72, including interest, and that the Assignor will not collect or receive the same or any part thereof nor release or discharge said judgment, but will allow all lawful proceedings therein to be taken by the Assignee.

IN WITNESS WHEREOF, this assignment has been duly executed by the Assignor the day and year first above written.

First Select Inc.

State of Kentucky) ss: County of Jefferson)

On the MAY 0 5 2003ay of April, 2003, who, being duly sworn, did depose and say that he/she is a DESIGNATED AGENT of the Assignor and is authorized to execute this assignment on behalf of First Select Inc.

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Notary Public

Notary Public, State at Large, KY My commission expires Dec. 18, 2005