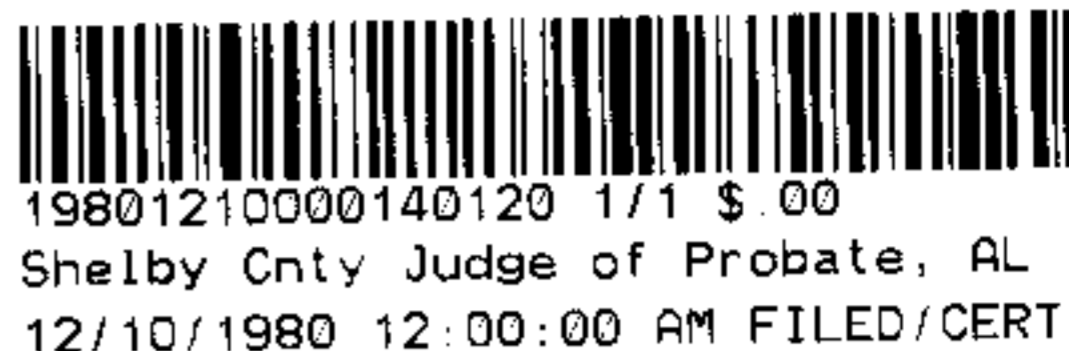


This instrument was prepared by
J. Gregg CMC# 606720
CHARTER MORTGAGE COMPANY
P. O. Box 10316
Jacksonville, Florida 32207

THE STATE OF ALABAMA
SHELBY COUNTY



For and in consideration of the sum of SIXTY-THREE THOUSAND AND NO/100----
(\$ 63,000.00) DOLLARS
in hand paid to the undersigned CHARTER MORTGAGE COMPANY, a corporation organized
under the laws of the State of FLORIDA, By METROPOLITAN LIFE INSURANCE COMPANY,
a corporation organized under the laws of the STATE OF NEW YORK the
receipt whereof is hereby acknowledged, the undersigned does hereby transfer, sell,
set-over and assign unto the said METROPOLITAN LIFE INSURANCE COMPANY
one note executed by FRANK J. COSTANZO AND WIFE, IRENE B. COSTANZO
bearing the date of the 23rd day of October, 19 80, and
payable \$ 599.96 * commencing on DECEMBER 1, 1980 and continuing payable
monthly with a final maturity of NOVEMBER 1, 2010 together with mortgage
securing said note, said mortgage executed by FRANK J. COSTANZO AND WIFE, IRENE COSTANZO
bearing even date with said note
and recorded in the office of the Probate Judge of SHELBY County,
Alabama, in Volume 407 at Page 191; it is specifically understood
and agreed that this assignment is made on the undersigned.

In further consideration of the said sum, the undersigned does hereby release,
remise, quit-claim, and convey unto the said METROPOLITAN LIFE INSURANCE COMPANY
all its right, title, interest, and estate in and to
the land described and conveyed in and by said mortgage.

IN WITNESS WHEREOF, CHARTER MORTGAGE COMPANY has caused this instrument to be
executed by KENNETH L. MANCHE its Vice President
who is thereunto duly authorized, and the seal of said company attested
by G. L. PENN its Assistant Secretary, to be
hereunto affixed, on this the 27th day of NOVEMBER, 19 80.

**599.96 for the first 48 installments
\$672.37 for the 49th thru 360 installments.

CHARTER MORTGAGE COMPANY

By [Signature]
Vice President

ATTEST:

[Signature]
Assistant Secretary

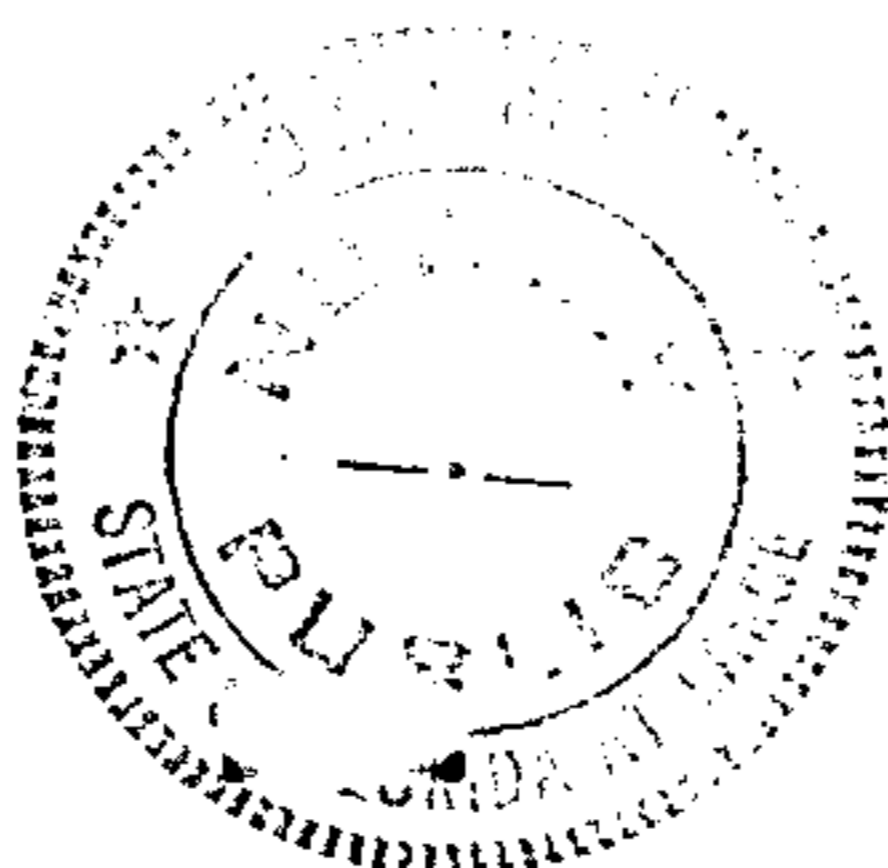
THE STATE OF FLORIDA,

DUVAL COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County in
said State, hereby certify that KENNETH L. MANCHE
whose name as VICE PRESIDENT, of CHARTER MORTGAGE COMPANY, a corporation, is
signed to the foregoing transfer, and who is known to me, acknowledged before me on
this day that, being informed of the contents of the transfer, he, as such officer,
and with full authority, executed the same voluntarily, for and as the act of said
corporation.

Given under my hand and official seal this 27th day of NOVEMBER 1980.

[Signature]
Notary Public



Notary Public, State of Florida at Large
My commission expires on 11, 1983