

REAL ESTATE LIEN ASSIGNMENT

STATE OF ALABAMA
COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS that Southern Home Equity Corporation
(THE "TRANSFEROR", WHETHER ONE OR MORE) for and in consideration of the sum of
One Hundred Thousand Dollars & 00/100
(\$100,000.00) paid to the Transferor by ALTUS BANK, A FEDERAL SAVINGS BANK
(the "Transferee") the receipt of which is hereby acknowledged, does hereby TRANSFER,
SET OVER AND ASSIGN unto the Transferee, that certain Promissory Note for
One Hundred Thousand Dollars & 00/100 (\$100,000.00)
dated November 11th, 1988 made by Michael G. Bruno and wife, Donna
M. Bruno being
payable to Southern Home Equity Corporation
or order.

AND, for the same consideration, the transferor does hereby TRANSFER, SET OVER
AND ASSIGN unto the Transferee that certain mortgage (the "Lien")
from Michael G. Bruno and wife, Donna M. Bruno
to Southern Home Equity Corporation
dated the 11th day of November, 1988, recorded in Real Property
Book 214, Page 121 of the records in the office of the Judge of
Probate Court, Jefferson County, Alabama, which secures the payment
of the aforesaid note.

AND, the Transferor does hereby REMISE, RELEASE AND QUITCLAIM unto the
Transferee all of the right, title and interest of the Transferor in and to the
premises and property designated in the Lien, it being the intention of the
undersigned to transfer to the Transferee the said debt and the note which evidences
the same and said security therefor.

AND, the Transferor represents and warrants to the Transferee that (I) the Lien
has not been amended, (II) that there have been no defaults under the lien, (III)
that the transferor has made no prior assignments of the Lien (IV) that the
Transferor has good and lawful right to assign the same, (V) that there are no
liens superior to the Lien except: (X) None or ()

from _____ which
to _____
the Transferor warrants the unpaid balance on such debt to be no more than
\$ _____ (VI) that all disclosures and notices required by
the Federal Consumer Credit Protection Act and by the regulations of the Board
of Governors promulgated pursuant thereto have been properly made and given in
regard to the Lien and (VII) that all other laws, rules and regulations applicable
to the Lien have been fully and faithfully complied with.

The Transferor hereby warrants the unpaid balance of said note to be not less
than \$ 100,000.00.

IN WITNESS WHEREOF, the Transferor has executed this assignment, and set the
Transferor's hand and seal on this 11th day of November, 1988.

Rev 2.50
Jud 1.00
3.50
STATE OF ALABAMA
I CERTIFY THIS
INSTRUMENT WAS FILED
By: Wayne A. Knipp
Its: President
88 NOV 17 PM 12:55

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Judge of Probate
certify that Wayne A. Knipp whose name as President
of Southern Home Equity Corporation is signed to the foregoing
instrument and who is known to me, acknowledge before me on this day, that being
informed of the contents of the conveyance, he in his capacity as such President
executed the same voluntarily on the day the same bears date, with full authority
for and as the act of said corporation.

Given under my hand and seal this the 11th day of November, 1988.

Francis Campbell
NOTARY PUBLIC
My commission expires: 10/22/91

Cambridge Title

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