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TRANSFER AND ASSIGNMENT
(Creditmaster)

FOR VALUE RECEIVED, the undersigned ALTUS BANK, A FEDERAL SAVINGS BANK ("Altus"), formerly known as First Southern Federal Savings and Loan Association, does hereby grant, bargain, sell, convey, assign and deliver unto FIRST ALABAMA BANK, its successors and assigns, a certain "Creditmaster Line of Credit" secured by a mortgage and evidenced by a certain "Creditmaster Agreement", both of even date (collectively, the "Creditmaster Loan") hereinafter more particularly described, and filed as indicated below, and all its interest in and to the land and property conveyed by said mortgage, viz:

MORTGAGOR: KENNETH W OWENS

DATE OF MORTGAGE: 02/24/89

BOOK: 228 PAGE: 876

COUNTY: SHELBY STATE: ALABAMA

LOAN NUMBER: 4080124312

TO HAVE AND TO HOLD unto the said First Alabama Bank, its successors and assigns forever. This Transfer and Assignment is without recourse upon the undersigned.

First Alabama Bank hereby accepts and assumes all rights, benefits, duties and obligations accruing from and after the date hereof pursuant to the Creditmaster Loan, including, without limitation, the obligation to make additional advances pursuant to the terms thereof.

Altus hereby warrants that it is the lawful owner of said Creditmaster Loan, free from all encumbrances, and that it has the right to sell the same as aforesaid.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed in their corporate names and behalf by their duly authorized officers, on this the 27th day of March, 1990.

[SEAL]

ATTEST:

BY: Cecil P. Etheridge
Cecil P. Etheridge
TITLE: Vice President

ALTUS BANK,
A FEDERAL SAVINGS BANK
BY: Owen H. Skinner, Jr.
Owen H. Skinner, Jr.
TITLE: Senior Vice President

[SEAL]

ATTEST:

BY: Greg Lee
Greg Lee
TITLE: Sales Finance Officer

FIRST ALABAMA BANK
BY: William T. Thrash
William T. Thrash
TITLE: Vice President

STATE OF ALABAMA
SHELBY County

I, the undersigned authority, in and for said County, in said State, hereby certify that Owen H. Skinner, Jr. and Cecil P. Etheridge, whose names as Senior Vice President and Vice President, respectively, of Altus Bank, A Federal Savings Bank, 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 this instrument, they, as such officers with full authority, executed same voluntarily for and as the act of such corporation.

GIVEN under my hand and official seal this the 27th day of March, 1990.

Lathrop L. McElroy
Notary Public (Seal)

STATE OF ALABAMA
SHELBY County

I, the undersigned authority, in and for said County, in said State, hereby certify that William T. Thrash and Greg Lee, whose names as Vice President and Sales Finance Officer, respectively, of First Alabama Bank, 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 this instrument, they, as such officers with full authority, executed same voluntarily for and as the act of such corporation.

GIVEN under my hand and official seal this the 27th day of March, 1990.

Lathrop L. McElroy
Notary Public (Seal)

This instrument was prepared by:
Michael E. Ray
Altus Bank, A Federal Savings Bank
Post Office Box 16267
Mobile, Alabama 36616

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

90 APR -5 AM 8:33

JUDGE OF FREIGHT

285 MAR 846