

Prepared by:

BYNUM & BYNUM, ATTORNEYS

Frank K. Bynum

#17 Office Park Circle

Birmingham, AL 35223

STATE OF ALABAMA]

JEFFERSON COUNTY]

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That, MORTGAGE FINANCING, INC.

(the "Assignor"), for value received to it in hand
paid by COLONIAL MORTGAGE COMPANY (the "Assignee"), does hereby
transfer and assign unto the Assignee without recourse all of the Assignor's
right, title and interest in and to that certain mortgage executed by Celita P. Carmichael
and husband, Jeffrey D. Carmichael dated July 12, 1991 and recorded in
Real 353, at Page 932, in the Probate Office of Jefferson
County, Alabama, together with the debt secured thereby and all of the Assignor's
right, title and interest in and to the property therein described, without recourse
against the Assignor. This Assignment is made without covenant or warranty,
express or implied, by the Assignor in any case or event, or for any purpose whatsoever.

In WITNESS WHEREOF, the Assignor has caused this instrument to be executed on

this 12th day of July, 1991.

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

By: Charlotte F. South
Charlotte F. South

Its: Executive Vice President

STATE OF ALABAMA]

91 JUL 17 AM 11:15

JEFFERSON COUNTY]

JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said County and in said State,
hereby certify that Charlotte F. South, whose name as
Executive Vice President of Mortgage Financing, Inc., a corporation is signed to
the foregoing instrument, and who is known to me, acknowledged before me on this
date that being informed of the contents of the instrument, he/she, with full
authority, executed the same voluntarily on the date the same bears date as the
act of said Mortgage Financing, Inc.

Given under my hand and official seal on this 12th day of

July, 1991.

1. Dead Tax	
2. Mfg. Tax	
3. Recording Fee	2.50
4. Lending Fee	3.00
5. No. 1st Fee	
6. Contract Fee	1.00
Total	6.50

Notary Public
My Commission Expires: 11/20/92