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TRANSFER AND ASSIGNMENT

STATE OF GEORGIA

COUNTY OF FULTON

FOR VALUE RECEIVED, the receipt and sufficiency of which is hereby acknowledged the undersigned:

SOUTHERN FEDERAL SAVINGS & LOAN ASSOCIATION OF GEORGIA

hereby sells, transfers, assigns, conveys and sets over to

FIRST NATIONAL BANK OF GAINESVILLE
303 JESSE JEWELL PKWY., STE. 600
GAINESVILLE, GA 30501

its successors, representatives and assigns, all its rights, title and interest in that certain Deed to Secure Debt executed by:

ROGER B. EVERLY AND JULIA H. EVERLY

in favor of: DUNWOODY MORTGAGE, INC.

I CERTIFY THIS
INSTRUMENT WAS FILED

92 FEB 14 AM 10:12

JUDGE OF PROBATE

dated JANUARY 3, 1992, recorded in Deed Book 383
page 447, SHELBY County records.

TOGETHER with the real property therein described and the indebtedness thereby secured, having this date sold to the herein named assignee, without recourse, the note or notes secured by said Deed to Secure Debt.

TO EXERCISE the said reights, powers and privileges set forth therein in as full a manner as the undersigned its authorized to exercise the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be signed in its behalf by its duly authorized officers and caused its Corporate Seal to be affixed, this 13TH day of JANUARY, 1992.

Signed, sealed and delivered in the presence of:

William H. [Signature]

Angela D. Wilson
NOTARY PUBLIC

My Commission Expires:
Notary Public, DeKalb County, Georgia
My Commission Expires June 5, 1994

SOUTHERN FEDERAL SAVINGS AND LOAN ASSOCIATION OF GEORGIA

By: Patricia D. Hambrick (SEAL)
PATRICIA D. HAMBRICK

Its: SENIOR VICE PRESIDENT

ATTEST: Nell Otti (SEAL)
NELL OTTI

Its: ASST. VICE PRESIDENT

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