TRANSFER AND ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA COUNTY OF SHELBY

WHEREAS on March 8, 1991 the Resolution Trust Corporation ("RTC") was appointed as Receiver (the "Receiver") for Jefferson Federal Savings and Loan Association of Birmingham (the "Bank") by the Office of Thrift Supervision ("OTS") by OTS Order No. 91-138 pursuant to Section 5(d)(2)(H)(ii) of the Home Owners' Loan Act of 1933 ("HOLA"), as recommended by Section 301 of the Financial Institutions Reform, Recovery and Enforcement Act of 1989;

WHEREAS on March 8, 1991 the Receiver entered into a Purchase and Assumption Agreement with Jefferson Federal Savings and Loan Association, F.A. (the "Association") which agreement transferred certain of the assets of the Bank to the Association;

WHEREAS on March 8, 1991 the OTS by Order No. 91-138 appointed the RTC as Conservator for the Association; and on March 13, 1992 by Order No: ATL-92-22 appointed the RTC as receiver for Jefferson Federal Savings and Loan Association, F.A., and RTC as Receiver for Jefferson Federal Savings and Loan Association, F.A. is the holder of the mortgage described and the note secured hereby;

FOR VALUE RECEIVED, the undersigned RESOLUTION TRUST CORPORATION, AS RECEIVER FOR JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION, F.A., does hereby grant, bargain, sell, convey and assign without recourse unto:

FLEET FINANCE, INC.

its successors and assigns, those certain mortgages hereafter more particularly described on the attached addendum, the debts hereby secured and all interests of the undersigned in and to the land and property conveyed by said mortgage:

Deborah L. Bearden & Bk/Vol Page COUNTY Raymond R. Bearden, Jr. 173 148-150 Shelby

TO HAVE AND TO HOLD unto the said Fleet Finance, Inc, its successors and assigns forever.

IN WITNESS WHEREOF, the said RTC as Receiver for Jefferson Federal Savings and Loan Association, F.A. has caused this instrument to be executed by its Attorney-in-Fact who is thereunto duly authorized this 16th day of March, 1992.

RESOLUTION TRUST CORPORATION AS RECEIVER FOR JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION, F.A.

By:

Its Attorney-in-Fact

ATTESTED:

By:

04/17/1992-5011 03:10 PM CERTIFIED

STATE OF ALABAMA COUNTY OF JEFFERSON SHELBY COUNTY JUDGE OF PROBATE
GGI MCD 6.50

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Hylott L. Armstrong, Jr., as Attorney-in-Fact for the RESOLUTION TRUST CORPORATION as Receiver for JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION, F.A., is signed to the foregoing conveyance and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, (s)he with full authority, executed same voluntarily for and as the act of said corporation. Given under my hand and official seal this 16th day of March, 1992.

My commission expires: 8/15/92