ASSIGNMENT OF NOTE AND MORTGAGE

STATE OF ALABAMA JEFFERSON COUNTY

For a valuable and sufficient consideration paid to the undersigned, Southern Home Equity Corporation the receipt of which is hereby acknowledged, the undersigned has transferred and assigned, granted, bargained, sold conveyed and endorsed, and by these presents does hereby transfer and assign, grant, bargain, sell, convey and endorse unto FIRST FAMILY FINANCIAL SERVICES, INC. that certain mortgage executed by James O. Waldrop and Jewell A. Waldrop to the undersigned, dated December 11, 1992, which said mortgage is recorded in Book 1992 - 3095, in the Probate Court of Shelby County, Alabama, together with the debt thereby secured and the NOTE therein described and all right, title and interest of the undersigned in and to the land and property conveyed by said mortgage.

To have and to hold unto the said FIRST FAMILY FINANCIAL SERVICES, INC. and assigns forever.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed in its name by its duly authorized officer, on December 16, 1992.

Southern Home Equity Corporation

By: Laira Dickens

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public, in and for said County and State, do hereby certify that Laura Dickinson, whose name as officer of Southern Home Equity Corporation, a corporation organized under the laws of the State of Alabama, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, in his capacity as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand on December 16, 1992.

Notary Public

My commission expires:

December 9, 1993

This instrument was prepared by:

F. Wayne Keith 229 Lorna Square Birmingham, Alabama 35216