

ALABAMA
COUNTY OF SHELBY
POOL.NO

ASSIGNMENT OF MORTGAGES

FOR VALUE RECEIVED, COWGER & MILLER MORTGAGE COMPANY, INC., A KENTUCKY CORPORATION

located at 3 RIVERFRONT PLAZA, LOUISVILLE, KY 40202
does hereby grant, bargain, sell, transfer, assign, convey and set over
unto CITIZENS FIDELITY BANK & TRUST COMPANY D/B/A PNC MORTGAGE SERVICING COMPANY, A
KENTUCKY BANKING CORPORATION
at 539 S. FOURTH AVENUE, LOUISVILLE, KY 40202
all it's interest under each security deed recorded in the Office of the
Clerk of the County Court of SHELBY County, Alabama,
listed and more particularly described in Exhibit A attached hereto and
incorporated herein by this reference, together with the note or notes
therein described or referred to, the moneys due and to become due thereon
with interest, and all rights accrued or to accrue under said mortgages.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand this,
the 24th day of December, 19 92, but effective
JUNE 1, 1992
Signed and delivered
in the presence of:

COWGER & MILLER MORTGAGE COMPANY, INC.

Theresa Spencer
WITNESS Theresa Spencer

BY [Signature]
DONNA L. CRIBBS
PRESIDENT

BY [Signature]
DONNA M. MORRIS
SENIOR VICE PRESIDENT

STATE OF KENTUCKY

COUNTY OF JEFFERSON

On December 24, 1992, before me, the undersigned, a Notary Public in and
for said County and State, personally appeared DONNA L. CRIBBS
known to me to be the person who executed the within instrument as the
PRESIDENT, and DONNA M. MORRIS
known to me to be the person who executed the within instrument as the
SENIOR VICE PRESIDENT of the Corporation that executed the
within instrument and acknowledged to me that the Corporation executed the
within instrument pursuant to its by-laws or a resolution of its board of
directors.

[Signature]
VAUGHN REAGER (COMMISSION EXP. 02/06/94)
NOTARY PUBLIC

WHEN RECORDED MAIL TO:
ONTRAK ASSIGNMENT SERVICE
P.O. BOX 3829
FREDERICK, MD. 21701-0907

PREPARED BY:

[Signature]
KARLEEN PARKER
P.O. BOX 3829
FREDERICK, MD 21701
Inst # 1993-02192

(OAS.AL.B) - BLANKET

C = S.006.0001
P = S.001.006

J = 454GX.S.00006

01/22/1993-02192
02:36 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 WCD



ASSIGNMENT OF MORTGAGES
EXHIBIT A

STATE OF ALABAMA
COUNTY OF SHELBY

LOAN NO.	DATE OF MORTGAGE	CARD NO.	BOOK	PAGE	FICHE/ROLL	FRAME	RECORDING DATA BORROWER	BENEFICIARY	POOL NO.
702958	09-01-88		202	982			KENNETH CARRERA, AN UNMARRIED MAN	FIRST GUARANTY MORTGAGE CORPORATION	
703287	08-29-88		206	35			HAROLD W. SMITH AND WIFE, DEBORAH J. SMITH	FIRST GUARANTY MORTGAGE CORPORATION	
853124	11-01-91		372	631			ROBERT S. WASHER, III AND WIFE, MARY ALYS WASHER	SMI SOUTHERN MORTGAGE, INC.	

Inst # 1993-02192

01/22/1993-02192
02:36 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00