

REAL ESTATE LIEN ASSIGNMENT

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS that American Heritage Mortgage, Inc.
(THE "TRANSFEROR", WHETHER ONE OR MORE) for and in consideration of the sum of
Eighty-five thousand and no/100

(\$ 85,000.00) paid to the Transferor by New South Federal Savings Bank
(the "Transferee") the receipt of which is hereby acknowledged, does hereby TRANSFER, SET OVER AND ASSIGN unto the Transferee, that certain Promissory Note for
Eighty-five thousand and no/100 (\$ 85,000.00)
dated August 25, 1993 made by Donald Johnson and his wife Wendy Johnson being
payable to American Heritage Mortgage, Inc.
or order.

AND, for the same consideration, the transferor does hereby TRANSFER, SET OVER AND ASSIGN unto the Transferee that certain mortgage (the "Lien")
from Donald Johnson and his wife Wendy Johnson
to American Heritage Mortgage, Inc.
dated the 25 day of August, 1993, recorded in Real Property Inst #
Book 1993, Page 26499 of the records in the office of the Judge of
Probate Court, Shelby County, Alabama, which secures the payment
of the aforesaid note.

AND, the Transferor does hereby REMISE, RELEASE AND QUITCLAIM unto the
Transferee all of the right, title and interest of the Transferor in and to the
premises and property designated in the Lien, it being the intention of the
undersigned to transfer to the Transferee the said debt and the note which evidences
the same and said security therefor.

AND, the Transferor represents and warrants to the Transferee that (I) the Lien
has not been amended, (II) that there have been no defaults under the lien, (III)
that the transferor has made no prior assignments of the Lien (IV) that the
Transferor has good and lawful right to assign the same, (V) that there are no
liens superior to the Lien except: (x) None or ()
from _____

to _____ which
the Transferor warrants the unpaid balance on such debt to be no more than
\$ _____ (VI) that all disclosures and notices required by
the Federal Consumer Credit Protection Act and by the regulations of the Board
of Governors promulgated pursuant thereto have been properly made and given in
regard to the Lien and (VII) that all other laws, rules and regulations applicable
to the Lien have been fully and faithfully complied with.

The Transferor hereby warrants the unpaid balance of said note to be not less
than \$ 85,000.00.

IN WITNESS WHEREOF, the Transferor has executed this assignment, and set the
Transferor's hand and seal on this 25 day of August, 1993

AMERICAN HERITAGE MORTGAGE, INC.
By: [Signature]
Its: President

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County in said State, hereby
certify that John K. Lillich, Sr. whose name as president
of American Heritage Mortgage, Inc. is signed to the foregoing
instrument and who is known to me, acknowledge before me on this day, that being
informed of the contents of the conveyance, he in his capacity as such officer
executed the same voluntarily on the day the same bears date, with full authority
for and as the act of said corporation.

Given under my hand and seal, this the 25 day of August, 1993.

[Signature]
NOTARY PUBLIC 1993-26500
My commission expires 1/2/96
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1993-26500