

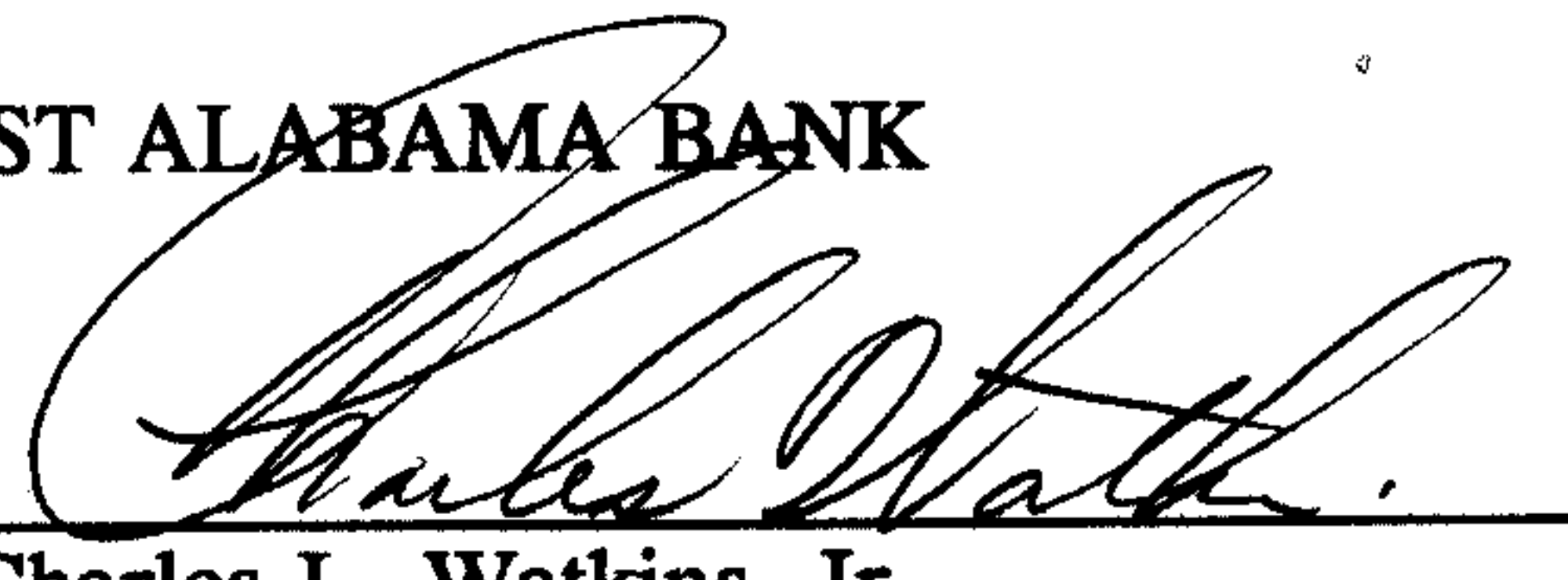
STATE OF ALABAMA )

COUNTY OF JEFFERSON )

FIRST ALABAMA BANK, a state banking corporation, the owner of a mortgage (and of the indebtedness secured thereby) made by Gregory V. Hickman and Karen White Hickman, husband and wife to FIRST ALABAMA BANK for \$305,000.00 the 10th day of August, 1993, and recorded in Instrument #1993-24489 in the Office of the Judge of Probate of Shelby County, Alabama, for valuable considerations does hereby assign and transfer the said mortgage and the notes and indebtedness secured thereby with all interest thereon from the 1st day of July, 1994, to Real Estate Financing, Inc., as of the 1st day of July, 1994, without recourse on the assignor, in any manner or for any cause whatever.

FIRST ALABAMA BANK

By:

  
Charles L. Watkins, Jr.

Its: ~~Vice President~~ 1994-21593

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

07/08/1994-21593

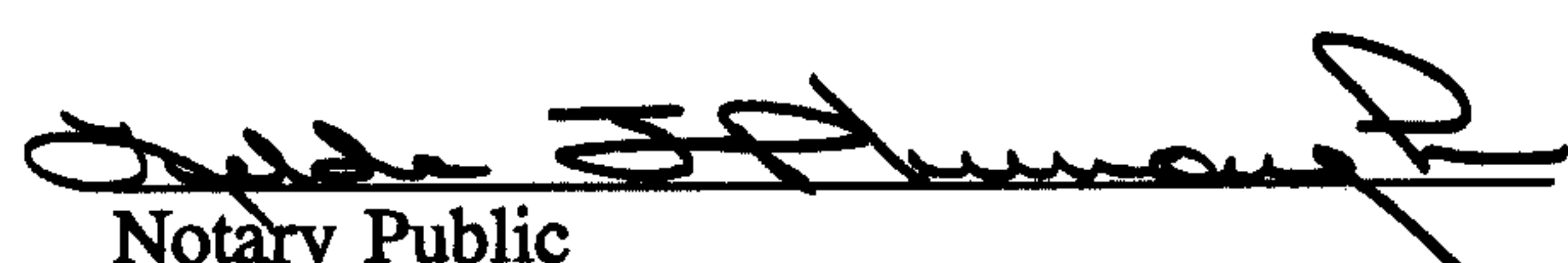
12:45 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 MCD 8.50

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that Charles L. Watkins, Jr., whose name as Vice President of FIRST ALABAMA BANK, an Alabama banking corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 29th day of June, 1994.

  
Notary Public

My Commission Expires: 2/5/95