

TRANSFER AND ASSIGNMENT

1378234

For value received, the undersigned hereby transfers, assigns, bargains, sells, conveys and delivers to The First National Bank of Chicago As Trustee (the "Assignee"), its successors and assigns, all of the undersigned Transferor's right, title, interest, powers and options in, to and under the security instrument (said security instrument consisting of either a mortgage, a deed of trust, or a deed to secure debt executed by ROBERT RYAN AND BETTY

S. RYAN, HUSBAND AND WIFE
to THE HUTSON COMPANY, INC.

1 Independence Plaza, Birmingham, AL 35209 Inst # 1994-08872,
dated March 15, 1994, recorded in Deed or Mortgage Book _____, at Page _____ of the
appropriate registrar's office, RMC, clerk's office, or other repository of recorded documents for the
Shelby County, State of Alabama (the "Security Instrument"). The Security Instrument
was given to secure a note and indebtedness in the original principal sum of \$ 251,000.00. This Transfer and
Assignment includes all interest in and to the land or property described in the Security Instrument. This Transfer
and Assignment is without recourse upon the undersigned Transferor.

The undersigned Transferor has this day sold and assigned to the Assignee the note secured by the Security
Instrument, the indebtedness secured thereby, and the right to all payments thereunder. this Transfer and Assignment
is made for all purpose permitted by law, including but not limited to securing the Assignee in the payment of said
note.

Transferor does hereby remise, release, quitclaim and convey to the Assignee all of its right, title and interest
in and to the property described in and conveyed by the Security Instrument.

TO HAVE AND TO HOLD unto the said Assignee, its successor and or assigns forever.

IN WITNESS WHEREOF, the undersigned transferor has affixed its hand and seal by its duly authorized and
empowered corporate officials on this 24th day of March, 1994.

Signed, sealed and delivered
in the presence of:

CRESCENT BANK AND TRUST
COMPANY

Jemille Robinson
Witness Jemille Robinson

By: Ann M. Nesmith
Title: Vice President

James R. Payne
Witness James R. Payne

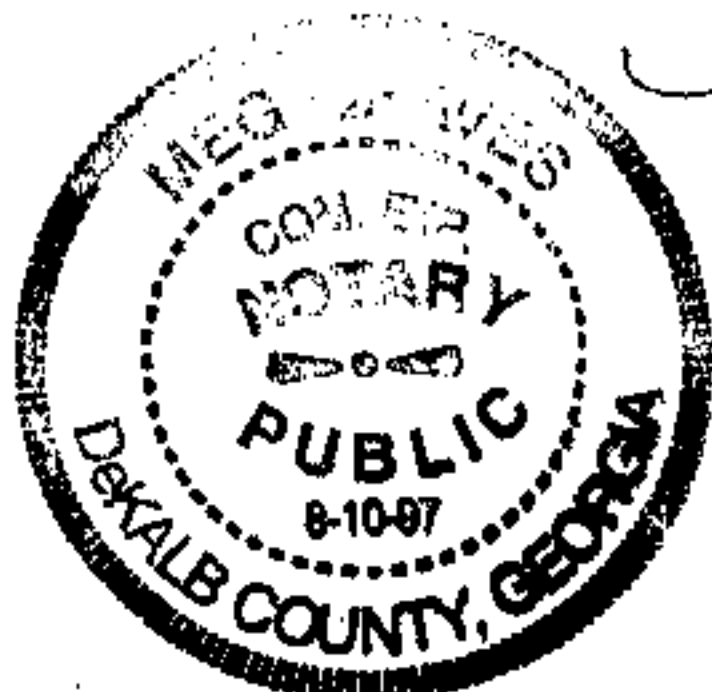
Attest: [Signature]
Title: Assistant Vice President
Inst # 1994-23754
[CORPORATE SEAL]

STATE OF GEORGIA
COUNTY OF DEKALB

07/29/1994-23754
11:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 KCD 8.50

THIS is to certify that on this day came before me, a Notary Public in and for said County, in said State,
Ann M Nesmith and John M Shellenberger [insert officers' names], whose names as Vice President and Assistant
Vice President [insert respective titles], respectively of Crescent Bank and Trust Company are signed to the foregoing
instrument, and who are known to me and with whom I am personally acquainted, and who acknowledged before me
on this day that, being informed of the contents of the conveyance, they as such officers, and with full authority
executed and delivered same voluntarily for and as the act of said corporation. The acknowledging parties further
indicated they know the corporate seal and that the name of the corporation was subscribed hereto and said corporate
seal was affixed hereto, as its act and deed. Further, personally appeared before me Jemille Robinson [insert First
Witness name] who being duly sworn, says that he saw the corporate seal of the Transferor affixed to the foregoing
instrument, and that he also saw the above-named officers of the corporation sign and attest the same, and that he,
with James R. Payne [insert Second Witness name] witnessed the execution and delivery thereof as the act an deed of
said Corporation.

Given and witnessed under my hand and official notarial seal, this the 24th day of March, 1994.



NOTARY PUBLIC

My Commission Expires: 8.10.97

[NOTARIAL SEAL]