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 Paul F. Laning and Sharon L. Laning, husband and wife to FIRST ALABAMA BANK for \$292,000.00 the 21st day of April, 1994, and recorded in Instrument No. 1994-13200 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 9th day of February, 1995, to Real Estate Financing, Inc., on this 8th day of February, 1995, without recourse on the assignor, in any manner or for any cause whatever.

FIRST ALABAMA BANK

Ronald B. Roberts

Its: Vice President5-03711

STATE OF ALABAMA

COUNTY OF JEFFERSON

02/10/1995-03711

SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that Ronald B. Roberts, 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 8th day of February, 1995.

My Commission Expired COMMINON EXPIRES MARCH 2, 1996

Lauge, Luipson