

STATE OF ALABAMA)

COUNTY OF SHELBY)

FIRST ALABAMA BANK, a state banking corporation, the owner of a mortgage (and of the indebtedness secured thereby) made by John Paul Calcaterra and Susan Marie Calcaterra, husband and wife to FIRST ALABAMA BANK for \$520,000.00 the 4th day of January, 1994, and recorded in Instrument No. 1994-00213 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 22nd day of February, 1995, to Real Estate Financing, Inc., on this 21st day of February, 1995, without recourse on the assignor, in any manner or for any cause whatever.

FIRST ALABAMA BANK

By: 

Charles L. Watkins, Jr.

Its: Vice President

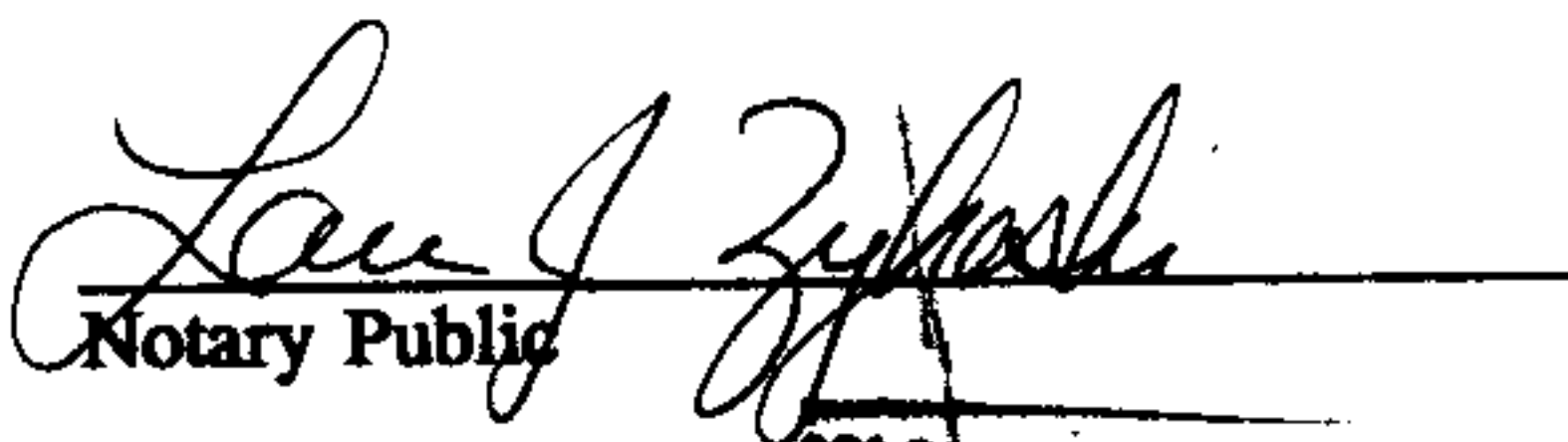
STATE OF ALABAMA)

COUNTY OF JEFFERSON)

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 21st day of February, 1995.

Inst # 1995-05148


Notary Public

My Commission Expires:  MY COMMISSION EXPIRES MARCH 2, 1996

02/27/1995-05148
03:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCO 8.50