TRANSFER AND ASSIGNMENT

STATE OF ALABAMA

COUNTY OF JEFFERSON

For value received, the undersigned hereby transfers, assigns and conveys unto ASSOCIATES FINANCIAL SERVICES COMPANY OF ALABAMA, INC. all its right, title, interest, powers and options in, to and under that certain mortgage dated May 19th , 1994 from John A. Chesser, Jr and wife, Terri J. Chesser

page 16634, on May 23rd, 1994, in the Probate Office of Shelby County, Alabama. as well as to the land described therein and the indebtedness secured thereby.

In witness whereof the undersigned G. W. Brothers hereunto set his hand and seal, this 24th day of February , 1995.

Signed, sealed and delivered in the presents of

Mitness) Thouand Stevenso First National Loans, Inc. (Seal)

(Seal)

. W. Brothers

President Inst # 1995-06959

03/17/1995-06959

08:32 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 8.50

CORPORATE ACKNOWLEDGMENT

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that G. W. Brothers, whose name as President of First National Loans, Inc., a corporation, is signed to the foregoing Transfer and Assignment, and who is known to me, acknowledge before me on this day that, being informed of the contents of the Transfer and Assignment, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under may hand and official seal of office this 24th day of February, 19 95.

Notary Public

My Commission Expires: August 14, 1998.

This instrument prepared by:

Betty J Carrigan					
For Associates Financial	Services	Company	οf	Alabama,	Inc
D3 1 - 1 - 4					

Birmingham, Al 35215