

*** ASSIGNMENT ***

FOR THE VALUE RECEIVED, the undersigned: BANK OF ALABAMA

hereby sells, assigns, transfers and conveys to: Citizens Mortgage Corporation, a Georgia Corporation,
900 Circle 75 Parkway, Suite 1500, Atlanta, GA 30339, all of its, the undersigned's rights, title, interest and estate in and to a
 certain Security Instrument (i.e., Mortgage, Deed of Trust, Security Deed, Trust Deed, Mortgage Deed, Mortgage Bond, or Deed
 Bond) executed by: HOWARD J. McGAUGHY, A SINGLE PERSON to:

BANK OF ALABAMA under the date of MARCH 28, 19 95, and recorded in
 Instrument #/ Book: 1995 Page: 08329 of the records of: SHELBY County, in the
 State of: ALABAMA with a legal description of:

SEE ATTACHED EXHIBIT "A".

Inst # 1995-08329

04/03/1995-08329
 09:36 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 MCD 11.00

IN WITNESS WHEREOF, BANK OF ALABAMA, has caused this instrument to be signed
 by its VICE-PRESIDENT has fixed its seal hereto and has caused the same to be attested by its _____
 on this 28th day of MARCH, 19 95.

(Corporate Seal)
 ATTEST:

BANK OF ALABAMA

BY:

JUDI WALTMAN

ITS VICE-PRESIDENT

Company Officer

Witness

Witness

STATE OF ALABAMA)
) SS
 COUNTY OF JEFFERSON)

Before me, the undersigned, a Notary Public for and within said county and state, came _____
JUDI WALTMAN VICE-PRESIDENT and _____
 for BANK OF ALABAMA, who acknowledged the execution of the above foregoing instrument to be their and
 said corporations's voluntary act and deed for the uses and purposes therein set forth. WITNESS my hand official seal at
 this 28th day of MARCH, 19 95.

Prepared by:
 CORLEY, MONCUS & WARD, P.C.
 GENE W. GRAY, JR.
 2100 SOUTHBRIDGE PARKWAY, SUITE 650
 BIRMINGHAM, ALABAMA 35209

Tracey L. Trammell
 Notary Public TRACEY L. TRAMELL
 My commission expires: 02/28/98
 (Notary seal)

Exhibit "A"

A parcel of land situated in the NW 1/4 of the SW 1/4 of Section 6, Township 22 South, Range 2 West, described as follows:
Commence at the NE corner of the NW 1/4 of the SW 1/4 of Section 6 go South 89 deg. 54 min. 20 sec. West along the North boundary of the NW 1/4 of the SW 1/4 of said Section 6 for 614.37 feet; thence South 05 deg. 00 min. 00 sec. West for 449.00 feet to the beginning of a curve to the right having a central angle of 37 deg. 52 min. 00 sec. and a radius of 481.48 feet; thence Southerly along said curve for 318.21 feet; thence South 42 deg. 52 min. 00 sec. West for 129.78 feet to the point of beginning; thence continue along previous course South 42 deg. 52 min. 00 sec. West for 366.13 feet (Measured) (400.00 deed and plat) to the North boundary of Shelby County Highway No. 22; thence South 58 deg. 06 min. 23 sec. East along said North boundary for 334.31 feet to the beginning of a curve to the left having a central angle of 02 deg. 03 min. 55 sec. and a radius of 596.62 feet; thence Easterly along said curve for 21.51 feet; thence North 55 deg. 45 min. 35 sec. East for 247.64 feet to the West boundary of the City of Calera Water Works property; thence North 05 deg. 02 min. 10 sec. East along said West boundary for 292.88 feet; thence North 85 deg. 00 min. 00 sec. West for 284.83 feet to the point of beginning; being situated in Shelby County, Alabama.

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