

NOTARIAL ENDORSEMENT AND ASSIGNMENT OF MORTGAGE NOTE

STATE OF ALABAMA

PARISH OF SHELBY

BE IT KNOWN, that on APRIL 28, 1995, before the undersigned Notary Public, duly commissioned and qualified in and for the State and Parish aforesaid, personally came and appeared:

SOUTH CENTRAL STATES FINANCIAL, INC.

hereinafter called the "Apparar", duly authorized and herein representing who after first being duly sworn delcared:

Jeffrey U. VINCENT AND WIFE, CONSTANCE'S. VINCENT

That, for value received, the SOUTH CENTRAL STATES FINANCIAL, INC. does hereby assign, transfer, sell and deliver to:

HIBERNIA NATIONAL BANK INST # 1995 - 11177

Without recourse, one (1) certain mortgage note described as follows:

Dated and signed by the makers on: APRIL 28, 1995

Original principal amount of: \$ 154,350.00

Par annum interest rate of: 7.875%

Made and subscribed by: South Central States Financial, Inc.

Monthly Installments of: \$ 1119.14
Payable to the order of: South Central States Financial, Inc.

Which said mortgage note is secured by a certain mortgage or deed of trust of even date therewith, was executed by the said parties and recorded in the Official Public Records of SHELBY

Parish/County,

the above mentioned instruments concerning the following described property:

Lot 136, according to the Survey of Kentwood, Third Addition, Phase One, as recorded in Map Book 19, Page 26, in the Probate Office of Shelby County Alabama; being situated in Shelby County, Alabama.

The Apparar is the legal and equitable owner of said mortgage note and mortgage or deed of trust with full power to sell and assign same: that it has excuted no prior assignment or pledge thereof; that it has executed no release discharge, satisfaction or cancellation of said mortgage or deed of trust; that it has executed no instrument of any kind affecting the mortgage or deed of trust or the mortgage note or the liability of the maker or makers thereof.

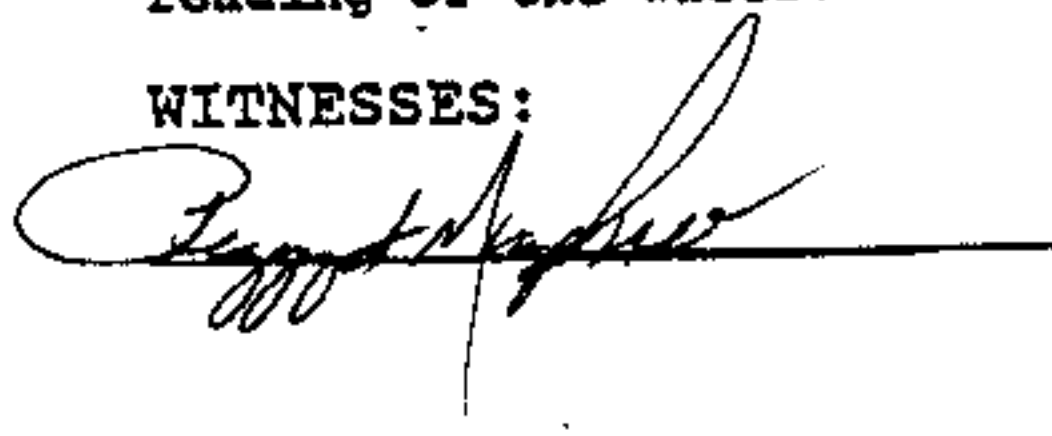
And here the said Apparar, to evidence said transfer, did in his official capacity on behalf of the said South Central States Financial, Inc. endorse the above described mortgage note to the order of:

HIBERNIA NATIONAL BANK

without recourse, and I, Notary Public, did paraph the same for identification herewith.

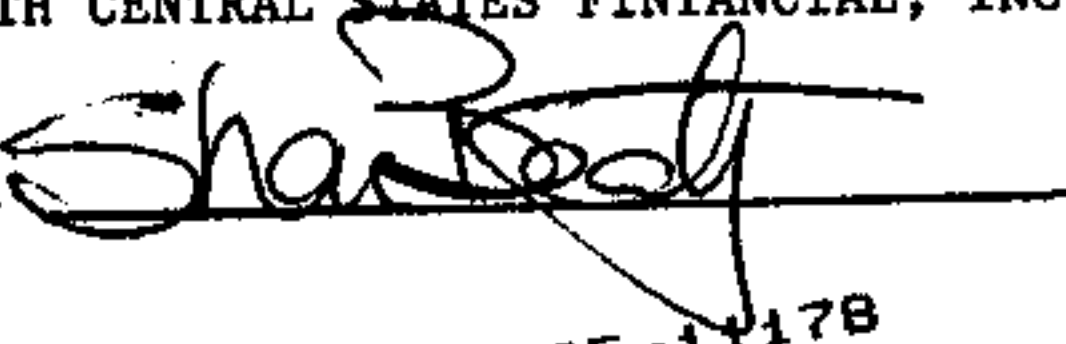
THUS DONE AND PASSED in my office in the State and Parish aforesaid, on the date first above written, in the presence of the undersigned competent witnesses, who have signed these presents with said Apparar and me, Notary Public, after a reading of the whole.

WITNESSES:



SOUTH CENTRAL STATES FINIANCIAL, INC.

By:



Inst # 1995-11178

05/01/1995-11178
09:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

SEE NOTARY ON BACK

Inst # 1995-11178

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Shore Realty, whose name as Vice- President of South Central States Financial, Inc., a 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 THIS THE 28th DAY OF April, 1995.

My Commission Expires:
3/26/98

Dawn Kaseo
Notary Public

Inst # 1995-11178

05/01/1995-11178
09:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00