

STATE OF ALABAMA

SHELBY COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

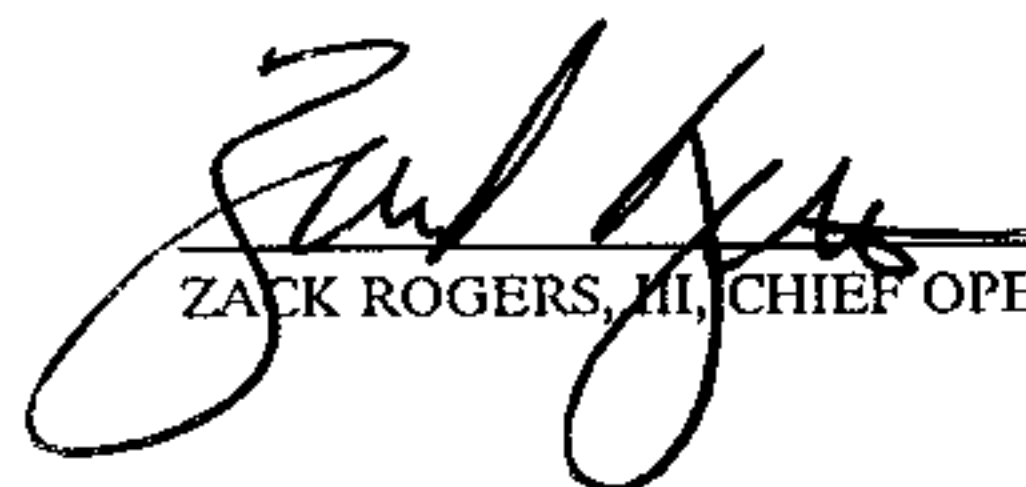
FOR VALUE RECEIVED, the undersigned, PHOENIX FINANCIAL SERVICE, INC., hereby transfers, assigns and conveys unto AMERICAN GENERAL FINANCE, INC. all its right, title, interest, powers and option in, to and under that certain Mortgage dated APRIL 12, 1995 from GERALD P. SCHUMM, JR. & DONNA B. SCHUMM to SHERIL HILYER CONSTRUCTION, recorded in Real Volume 1995, Page 10514-10515, on APRIL 24, 1995, 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 has hereunto set its hand and seal this 8TH day of MAY, 19 95.

ATTEST:

PHOENIX FINANCIAL SERVICE, INC.


JERRI T. ELLIS, SECRETARY


ZACK ROGERS, III, CHIEF OPERATING OFFICER

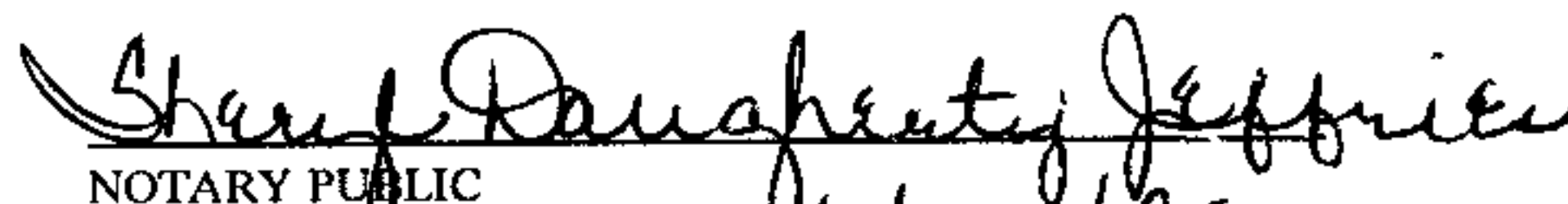
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SHELBY COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Zack Rogers, III, whose name as Chief Operating Officer of PHOENIX FINANCIAL SERVICE, INC., a corporation, is signed to the foregoing Transfer and Assignment, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Transfer and Assignment, he, as such office 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 my hand and official seal of office this 8TH day of MAY, 19 95.


NOTARY PUBLIC
MY COMMISSION EXPIRES: 6/20/98

THIS INSTRUMENT PREPARED BY:
Phoenix Financial Service, Inc.
100 Chase Park South, Suite 220
Birmingham, Alabama 35244
(205) 988-4400

Inst # 1995-14081

05/31/1995-14081
10:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1995-14081