STATE OF XXXXXXXXXX

PARISH OF SHELBY

BE IT KNOWN, that on May 31, 1995 , before the undersigned Notary Public, duly commissioned and qualified in and for the State and Parish aforesaid, personally came and appeared:

ROGER PHILLIPS

hereinafter called the "Appearer", duly authorized and herein representing SOUTH CENTRAL STATES FINANCIAL, INC. , who after first being duly sworn delcared:

That, for value received, the transfer, sell and deliver to:

"Appearer"

does hereby assign,

HIBERNIA NATIONAL BANK

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

Dated and signed by the makers on: May 31, 1995
Original principal amount of: \$ 103,350.00
Per annum interest rate of: 7.375
Made and subscribed by: GREGORY HESS and wife, KATHERINE HESS

Monthly Installments of: \$ 713.81

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 4 H & even date therewith, was executed by the said parties and recorded in the Official Public Records of SHELBY

Inst # 1995-14892

Parish/County, Alabama

,allof the above mentioned instruments concerning the following described property:

Lot 22-A, according to a Resurvey of Lots 22 through 26, Amberley Woods, 1st Sector, as recorded in Map Book 19 page 64 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

The South Central States Financial, 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 Appearer, 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 Appearer and me, Notary Public, after a reading of the whole.

WITNESSES:

SOUTH CENTRAL STATES FINANCIAL, INC.

By:

SECRETARY AND TREASURER

ITS: ROGER PHILLIPS

Notary Public

My Commission is For Life

O6/O7/1995-14893 2:40 PM CERTIFIED SHELDY COUNTY JUDGE OF PROBATE SHELDY COUNTY JUDGE OF PROBATE 9.50