STATE OF ALABAMA COUNTY OF SHELBY

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned, Carolina First Mortgage Company f/k/a First Sun Mortgage Corporation, does hereby grant, bargain, sell, convey and assign unto Bank of America, FSB, 2810 N. Parham Road, Richmond, Virginia 23294-4400, successors and assigns, that certain mortgage executed by MICHAEL H. RAGAN AND WIFE, JANICE F. RAGAN, dated MARCH 6, 1992, and recorded in the Office of the Judge of Probate of SHELBY County, Alabama in Book 399, Doc., Page 17, on MARCH 31, 1992, SHELBY together with the debt thereby secured, the note therein described and all Interest of the undersigned in and to the lands and property conveyed by said mortgage.

Legal & coorpion. See Francisco

IN WITNESS WHEREOF, the said Carolina First Mortgage Company has caused this instrument to be executed effective as of July, 1, 1995 in its name by Joseph C. Reynolds, its President, and its corporate seal is hereto affixed and attested by Deborah R. Kyzer, its Vice President both of whom are thereunto duly authorized.

CAROLINA FIRST MORTGAGE COMPANY

JOSEPH C. REYNOLDS

Inst * 1995-21896

PRESIDENT

ATTEST:

DEBORAH R. KYZER

VICE PRESIDENT

OB/11/1995-21896 CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

STATE OF SOUTH CAROLINA COUNTY OF RICHLAND

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that Joseph C. Reynolds, whose name as President of Carolina First Mortgage Company, a South Carolina Corporation is signed to the foregoing Assignment of Mortgage, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Assignment, s/he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN under my hand and official seal this the 30th day of May, 1995.

PEGGY W. HERRING

Notary Public

My Commission Expires: June 3, 1997

Prepared by & return to: Carolina First Bank P.O. Box 12249 Columbia, SC 29211