NOTARIAL ENDORSEMENT AND ASSIGNMENT OF MORTGAGE NOTE

STATE OF ALABAMA

PARISH OF SHELBY

BE IT KNOWN, that on September 1, 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 , who after first being duly sworn delcared: OUTH CENTRAL STATES FINANCIAL, INC.

That, for value received, the

"Appearer"

does hereby assign,

transfer, sell and deliver to:

HIBERNIA NATIONAL BANK

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

Dated and signed by the makers on: September 1, 1995 Original principal amount of: \$ 102,500.00 Per annum interest rate of: 6.75 Made and subscribed by: FRED J. HARRIS and wife, JENNIFER HARRIS

Monthly Installments of: \$ 664.81 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 even date therewith, was executed by the said parties and recorded in the Official Public Records of SHELBY

Inst. # 1995-24696

Parish/County, ALABAMA

,allof

the above mentioned instruments concerning the following described property:

Lot 5, according to the Survey of Amberley Woods, 2nd Sector, as recorded in Map Book 20 page 10 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

INC. 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.

SOUTH CENTRAL STATES FINANCIAL, INC. WITNESSES: By: ROGER PHILLIPS ITS: PRESIDENT Inst \$ 1995-24697

> Notary Public omnission is For Life

MY COMMISSION EXPIRES AUGUST 29, 1998

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