

NOTARIAL ENDORSEMENT AND ASSIGNMENT OF MORTGAGE NOTE

STATE OF ~~MISSISSIPPI~~ ALABAMA

COUNTY
~~PARISH~~ OF SHELBY

BE IT KNOWN, that on December 12, 1995, before the undersigned Notary Public, duly commissioned and qualified in and for the State and Parish aforesaid, personally came and appeared:

hereinafter called the "Appearer", duly authorized and herein representing South Central States Financial, ^{Inc.} who after first being duly sworn declared:

That, for value received, the South Central States Financial ^{Inc.} 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: December 12, 1995
Original principal amount of: \$ 155,750.00
Per annum interest rate of: 7.125
Made and subscribed by: Robert Riggs and wife, Misty L. Riggs
Monthly Installments of: \$ 1,049.32
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 County, Alabama in Instrument # 1995-35929

Shelby ~~XXXXXX~~ County, Alabama

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

Lot 54, according to the Survey of Weatherly, Glen Abbey, Sector 12, Phase 2, as recorded in Map Book 19 page 103 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

The South Central States Financial, Inc. 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 executed 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:

Roger Phillip, Chief Financial Officer

Inst # 1995-35930

~~Notary Public~~

~~My Commission Expires XXXX~~

SEE NOTARY ON BACK

12/15/1995-35930
09:19 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 SNA 11.00

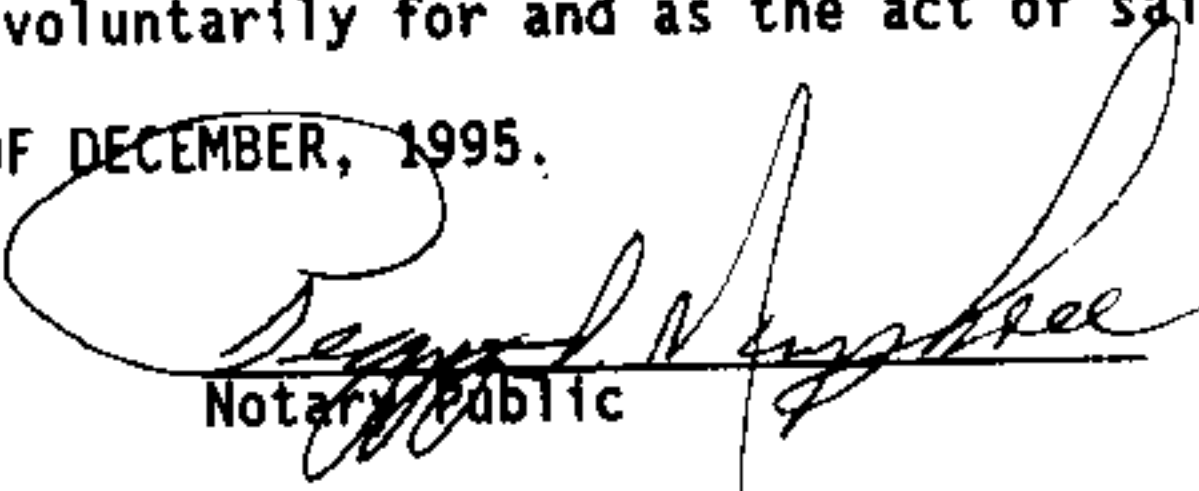
State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Roger Phillips whose name as ~~President~~ of the 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 12TH DAY OF DECEMBER, 1995.

My Commission Expires: 2/20/99

* Chief Financial Officer


Notary Public

PEGGY I. MURPHREE
MY COMMISSION EXPIRES
2/20/99

1995-35930

12/15/1995-35930
09:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 11.00