THIS DEED OF ASSIGNMENT, made this 5TH day of JANUARY, 1996, by and between COWGER & MILLER MORTGAGE COMPANY, Party of the First Part; and BOATMEN'S NATIONAL MORTGAGE, INC., 4041 KNIGHT ARNOLD ROAD, SUITE #3971-CR, MEMPHIS, TENNESSEE, 38118, Party of the Second Part.

THAT for a valuable consideration, the receipt of which is hereby WITNESSETH: acknowledged, the Party of the First Part does hereby assign and transfer unto the Party of the Second Part, its successors and/or assigns, a certain MORTGAGE JUNE 9, 1995, executed and delivered to JOHNSON & ASSOCIATES MORTGAGE CO., INC.

by JAMES A. NICHOLS AND WIFE, BARBARA M. NICHOLS 45 INST# 1995-15383 and recorded in MORTGAGE BOOK PAGE

all in the Office of the Clerk of the

County Court of SHELBY County, ALABAMA.

IN TESTIMONY WHEREOF, the Party of the First Part has thereunto subscribed its name by ALISON MILLER as ASSISTANT VICE PRESIDENT, this day and year first above written.

COWGER & MILLER MORTGAGE COMPANY

ALISON MILLER, A.V.P. MARKETING

STATE OF KENTUCKY •)

SS

COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that on this day the foregoing ASSIGNMENT was acknowledged and delivered by ALISON MILLER as ASSISTANT VICE PRESIDENT to be the act and deed of COWGER & MILLER MORTGAGE COMPANY, a corporation thereto.

WITNESS MY HAND this 5TH day of JANUARY, 1996.

My commission expires: SEPTEMBER 12, 1998

(SEAL)

ARY PUBLIC, STATE AT LARGE, KENTUCKY CHERYL FUSSELMAN

THIS INSTRUMENT PREPARED BY:

Inst # 1996-01697

Ulram Mulle ALISON MILLER, A.V.P. MARKETING COWGER & MILLER MORTGAGE COMPANY THREE RIVERFRONT PLAZA

LOUISVILLE, KY 40202 (502) 561-1648

01/17/1996-01697 02:43 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 gos MCD