

STATE OF ALABAMA

SHELBY COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

601045

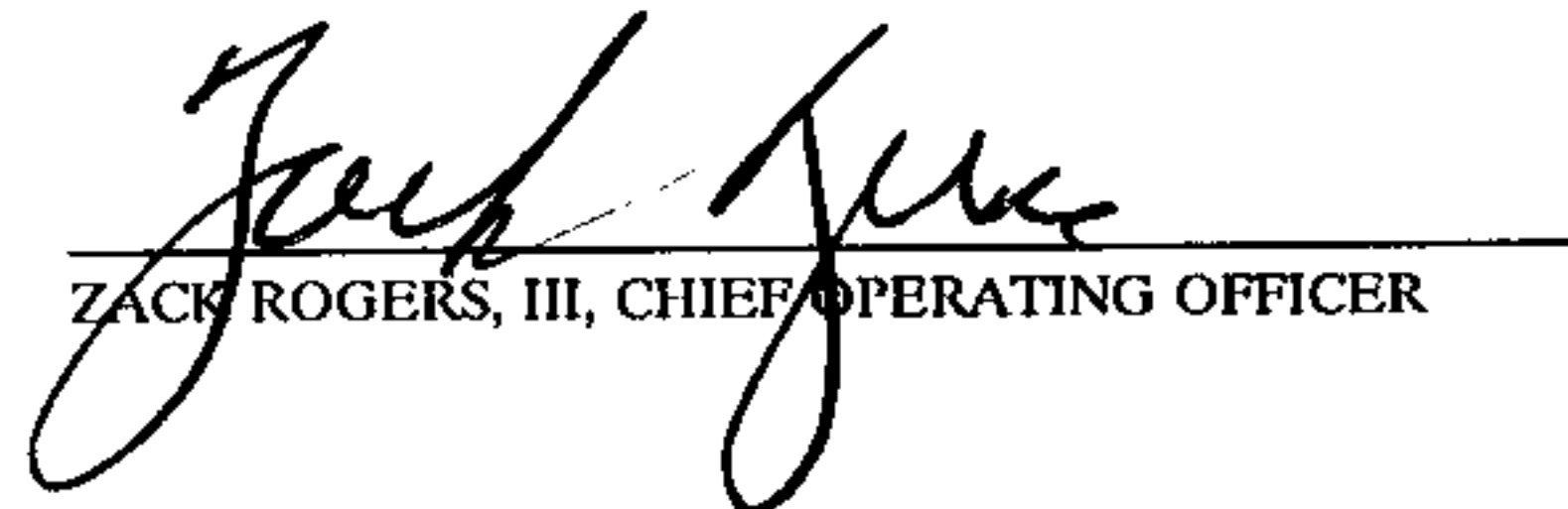
FOR VALUE RECEIVED, the undersigned, PHOENIX FINANCIAL SERVICE, INC., hereby transfers, assigns and conveys unto FIRST FEDERAL SAVINGS BANK OF BESSEMER all its right, title, interest, powers and option in, to and under that certain Mortgage dated NOVEMBER 5, 1995 from BILLY E. PAYNE & MARVIE MAE PAYNE to SOUTHTECH BUILDING CORP, recorded in Real Volume 1995, Page 34207 - 34208, on NOVEMBER 29, 1995, in the Probate Office of SHELBY County, Alabama, as well as to the land described therein and the indebtedness secured thereby.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal this 8TH day of DECEMBER, 1995.

ATTEST:

PHOENIX FINANCIAL SERVICE, INC.

  
JERRI T. ELLIS, SECRETARY

  
ZACK ROGERS, III, CHIEF OPERATING OFFICER

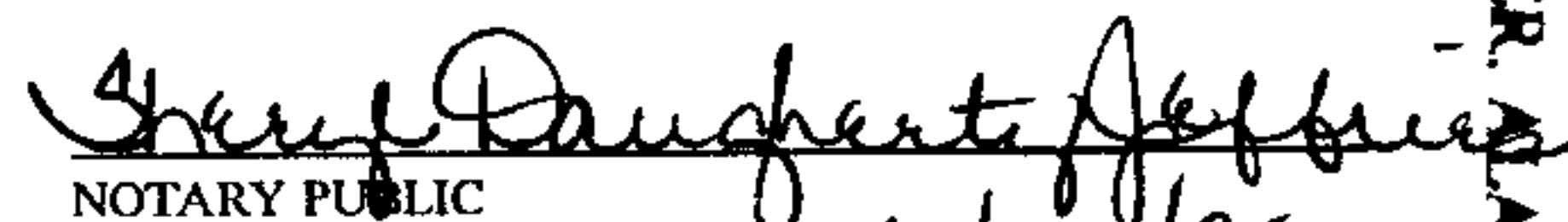
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SHELBY COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Zack Rogers, III, whose name as Chief Operating Officer of PHOENIX FINANCIAL SERVICE, INC., a corporation, is signed to the foregoing Transfer and Assignment, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Transfer and Assignment, he, as such office and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal of office this 8TH day of DECEMBER, 1995.

  
NOTARY PUBLIC  
MY COMMISSION EXPIRES: 6/20/98

THIS INSTRUMENT PREPARED BY:

Phoenix Financial Service, Inc.  
100 Chase Park South, Suite 220  
Birmingham, Alabama 35244  
(205) 988-4400

Inst # 1996-05978

02/26/1996-05978  
10:24 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 SNA 8.50

STONE, PATTON, KIERCE & FREEMAN  
POST OFFICE BOX 237  
BESSEMER, ALABAMA 35021