LOAN NUMBER: 234986

FEDERAL TAX ID NUMBER:

STATE OF Alabama COUNTY OF Shelby

FOR VALUE RECEIVED, THE UNDERSIGNED, COLONIAL MORTGAGE COMPANY, A CORPORATION, DOES HEREBY GRANT, BARGAIN, SELL, CONVEY, ASSIGN AND DELIVER UNTO THE ITS SUCCESSORS AND ASSIGNS, THAT BANCBOSTON MORTGAGE CORPORATION CERTAIN MORTGAGE EXECUTED BY FRANK L. SHUGART AND JACKI SHUGART, HUSBAND AND WIFE IN THE PRINCIPAL SUM OF / 96,425.00, DATED TO HERITAGE HOME MORTGAGE November 10, 1995, AND FILED FOR RECORD ON THE 27 DAY OF IN THE OFFICE OF THE RECORDS OF Shelby county, Alabama, AT PAGE 33719, 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 AND HAVING THE FOLLOWING LEGAL DESCRIPTION:

LOT 14, ACCORDING TO THE SURVEY OF LAKE TERRACE, AS RECORDED IN MAP BOOK 19, PAGE 153, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD UNTO THE SAID BANCBOSTON MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, FOREVER.

IN WITNESS WHEREOF, THE SAID COLONIAL MORTGAGE COMPANY, A CORPORATION BEHALF CAUSED THIS INSTRUMENT TO \*BE EXECUTED IN ITS CORPORATE NAME AND AND ATTESTED AND ITS CORPORATE AS ITS VICE PRESIDENT, LYNN SNELLER, SEAL TO BE HERETO AFFIXED BY WILLIAM W. LYERLY, AS ITS ASSISTANT SECRETARY,

BOTH DULY AUTHORIZED ON THIS 21st day of November, 1995.

ATTEST:

BY:

WILLIAM W. LYERLY

ASSISTANT SECRETARY

LYNN SNELLER VICE PRESIDENT

STATE OF ALABAMA COUNTY OF MONTGOMERY

I, THE UNDERSIGNED AUTHORITY, IN AND FOR SAID COUNTY, IN SAID STATE HEREBY CERTIFY AND WILLIAM W. LYERLY, WHO ARE NAMED AS VICE PRESIDENT THAT LYNN SNELLER RESPECTIVELY, OF COLONIAL MORTGAGE COMPANY, A CORPORATION, AND ASSISTANT SECRETARY, ARE SIGNED TO THE FOREGOING INSTRUMENT, AND WHO ARE KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY, THAT BEING INFORMED OF THE CONTENTS OF THIS INSTRUMENT, THEY AS SUCH OFFICERS 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 21st day of November, 1995.

THIS INSTRUMENT PREPARED BY: KAREN APONTE

RETURN TO: COLONIAL MORTGAGE COMPANY P.O. BOX 1108 MONTGOMERY, AL 36101-1108

PAMELA E. WISWALL

NOTARY PUBLIC

COMMISSION EXPIRES 10-23-99