

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned does hereby sell, assign, transfer,
set over and convey unto

BankAtlantic, FSB

its/his/her/their heirs, successors and assigns, that certain deed to secure debt executed
by

JOEL DANTE GRAHAM

dated March 14, 1996

, and recorded in Deed Book 1996,

page 08767, of the records of the County of SHELBY

State of Georgia, together with the real property therein described; and also the
indebtedness described in said deed, and secured thereby, the note evidencing said
indebtedness having this day been transferred and assigned to the said

BankAtlantic, FSB

together with all of the undersigned's right, title and interest in and to said deed, the
property therein described and the indebtedness thereby secured.

WITNESS the hand and seal of the undersigned this Fourteenth day
March, 1996

Signed, sealed and delivered
in the presence of:

COMPANY NAME:
Matrix Financial Services Corporation

Tanya McElroy
Unofficial Witness

Debra S. Gray
Debra S. Gray, Vice President



Gina L. Helms
Notary Public

Prepared by:
Matrix Financial Services Corporation
5775 Peachtree-Dunwoody Road
Suite C-120
Atlanta, GA 30342

Assignee:
BankAtlantic, FSB
2981 Gateway Drive
Pompano Beach, FL 33069

Inst. # 1996-578523
06/07/1996-18688
09:09 AM CERTIFIED
SHELBY COUNTY JUDGE E. P. HARRIS
J. P. HARRIS