POOL# 050993

FNMA LN # 1661713572

CMI LN # 0625777660

FSB LN # 525220

Assignment of Mortgage or Deed of Trust

Date of Note and Mortgage or Deed of Trust: 1/5/94

Place of Record: SHELBY COUNTY, AL

Instrument No. or Book/Liber and Page/Folio No.: 199401367,

Name(s) of Maker(s) (Mortgagor or Grantor): DONALD H GARDNER, GLADYS T GARDNER

Name of Original Payee: SOUTHEASTERN MORTGAGE

Face Amount Secured: \$ 60000

Brief Legal Description: LOT 15 KENTON BRANT

Property Address: 1326 3RD AVE SW, ALABASTER, AL 35007

FOR VALUE RECEIVED, the sufficiency and receipt of which are hereby acknowledged, CRESTAR BANK FSB, 1300 NORTH CHARLES ST., BALTIMORE, MD 21201, a Maryland corporation, hereby assigns, grants, transfers and sets over, unto CITICORP MORTGAGE, INC., 12855 NORTH OUTER FORTY DRIVE, ST. LOUIS, MO 63141 the Mortgage or Deed of Trust described above, together with the Note described in said Mortgage or Deed of Trust, and the money due thereon, with interest accrued and owing thereon and all other documents and policies of insurance related to the loan and the real estate securing the same.

IN WITNESS WHEREOF, CRESTAR BANK FSB has caused these presents to be executed in its name by JOHN R. PURCELL, JR. its SENIOR VICE PRESIDENT and attested by its LOAN SERVICING OFFICER, and its Corporate Seal hereto affixed this 1st day of August, 1996.

CRESTAR BANK FSB, FORMERLY KNOWN AS LOYOLA FEDERAL SAVINGS BANK, FORMERLY LOYOLA FEDERAL SAVINGS AND LOAN

By: JOHN R. PURCECK, JR., SENIOR VICE PRESIDENT

ATTEST:

RHONDA T. HUDSON, LOAN SERVICING OFFICER

State of Virginia, City of Richmond, to wit:

The foregoing instrument was acknowledged before me this 1st day of August, 1996, by JOHN R. PURCELL, JR., RHONDA T. HUDSON, SENIOR VICE PRESIDENT, and LOAN SERVICING OFFICER, who resides at P.O. Box 26149, Richmond, VA 23260, respectively of CRESTAR BANK

FSB, on behalf of said entity.

SANDRA RENAE TUCKER, NOTARY PUBLIC

My commission expires: 5/31/98

Prepared by: Cindy Nevetral

When recorded send to: Crestar Mortgage Corp. Attn: Cindy Nevetral P.O. Box 26149 Richmond, VA 23260