

*** ASSIGNMENT ***

FOR THE VALUE RECEIVED, the undersigned: Bank of Alabama
 hereby sells, assigns, transfers and conveys to: Citizens Mortgage Corporation, a Georgia Corporation,
900 Circle 75 Parkway, Suite 1500, Atlanta, GA 30339, all of its, the undersigned's rights, title, interest and estate in and
 to a certain Security Instrument (i.e., Mortgage, Deed of Trust, Security Deed, Trust Deed, Mortgage Deed, Mortgage Bond,
 or Deed Bond) executed by: James W. Altman and wife, Joyce C. Altman to:
Bank of Alabama under the date of November 26, 19 96, and
 recorded in Instrument #1996-39196 of the records of: Shelby
 County, in the State of: Alabama with a legal description of:

Lot 20, according to the Survey of Weatherly Subdivision, as recorded in Map Book 13
 page 1 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby
 County, Alabama. Mineral and mining rights excepted.

Inst # 1996-39197

11/27/1996-39197
 09:23 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 SNA 8.50

IN WITNESS WHEREOF, Bank of Alabama, has caused this instrument to be signed
 by its Vice President has fixed its seal hereto and has caused the same to be attested by its
 on this 26th day of November, 19 96.

(Corporate Seal)
 ATTEST:

Bank of Alabama

 Judi Waltman Company Officer

Witness

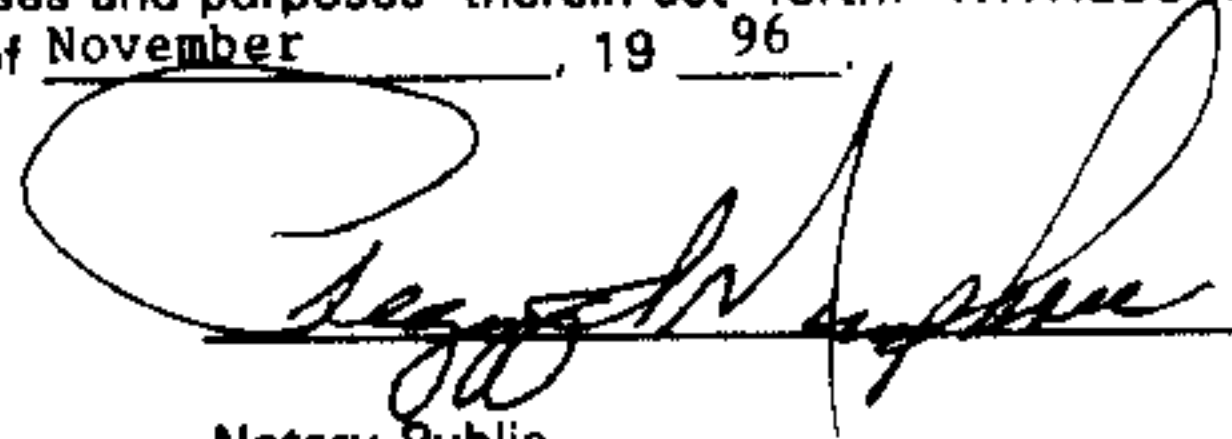
Witness

STATE OF ALABAMA }
 } SS
 COUNTY OF SHELBY }

Before me, the undersigned, a Notary Public for and within said county and state, came
Judi Waltman, Vice President and
 for Bank of Alabama, who acknowledged the execution of the above foregoing instrument to be their
 and said corporations's voluntary act and deed for the uses and purposes therein set forth. WITNESS my hand official
 seal at 1904 Indian Lake Drive this 26th day of November, 19 96.

Prepared by:

Courtney Mason & Assoc. PC
 Peggy I. Murphree, employee


 Notary Public
 My commission expires: 2-20-99
 (Notary seal)

PEGGY I. MURPHREE
 MY COMMISSION EXPIRES
 2/20/99