

STATE OF ALABAMA

Jefferson

COUNTY

ALABAMA TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned, Nationwide Building Corp.,
hereby transfers, assigns and conveys to PHOENIX FINANCIAL SERVICE, INC., all its
right, title, interest, powers and option in, to and under that certain Mortgage
dated January 30, 1997, from Gladys T. Gardner
to Nationwide Building Corp., recorded in Real Volume 1997,
Page 04803, on 2-13-1997, 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
6th day of February, 1997.

ATTEST:


SECRETARY

Nationwide Building Corp.


PRESIDENT

STATE OF ALABAMA

Jefferson

COUNTY

CORPORATE NOTARY ACKNOWLEDGEMENT

I, the undersigned authority, a Notary Public in and for said County in said
State, hereby certify that Greg Borden, whose name as
President of Nationwide Building Corp., 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 6th day of
February, 1997.


NOTARY PUBLIC

MY COMMISSION EXPIRES: 2-25-98

THIS INSTRUMENT PREPARED BY:
Phoenix Financial Service, Inc.
2000A SouthBridge Parkway, Suite 430
Birmingham, Alabama 35209
(205) 871-4400

Inst # 1997-04804

02/13/1997-04804
12:28 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

Inst # 1997-04804