LSI Financial Group 17500 Chenal Hosy. Suite 200 Little Rock, ART2211 Attn: Terri Freeza

STATE OF ALABAMA

COUNTY OF SHELBY

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, SOUTHERN ATLANTIC FINANCIAL SERVICES, INC 2100 PARKLAKE DRIVE, N.E., SUITE B ATLANTA, GEORGIA 30345 DOES.... HEREBY SELL, ASSIGN, TRANSFER, SET OVER AND CONVEY UNTO THE CHASE MANHATTAN PLAZA, 2001 [L., NY, NY 1008]

IT'S SUCCESSORS OR ASSIGNS, THAT CERTAIN DEED TO SECURE DEBT BY DAVID M PAYNE AND DANA L PAYNE, MARRIED _DATED OCTOBER 29. 1996 AND RECORDED IN DEED BOOK _____, PAGE _____, OF THE RECORDS OF SHELBY COUNTY, STATE OF ALABAMA TOGETHER WITH REAL PROPERTY THEREIN DESCRIBED, AND ALSO THE INDEBTEDNESS HAVING THIS DAY BEEN TRANSFERRED AND ASSIGNED UNTO THE SAID INSTANCED

TOGETHER WITH ALL OF THE UNDERSIGNED'S RIGHT TITLE AND INTEREST IN AND TO THE SAID DEED, THE PROPERTY THEREIN DESCRIBED AND THE INDEBTEDNESS THEREBY SECURED.

WITNESS THE HAND AND SEAL OF THE UNDERSIGNED THIS _ 7_ DAY OF ___NOV. 1996_.

SOUTHERN ATLANTIC FINANCIAL SERVICES, INC.

BY:

WILLIAM FERRIS
VICE PRESIDENT
CONTROLLER

SIGNED, SEALED, AND DELIVERED IN THE PRESENCE OF:

UNOFFICIAL WITNESS

THIS INSTRUMENT WAS PREPARED
BY _CHRISTY FEIND
2100 PARKLAKE DR, SUITE B
ATLANTA, GA 30345

COUNTY DEKALB/CITY OF ATLANTA

SWORN TO BEFORE ME THIS

DAY_OF_

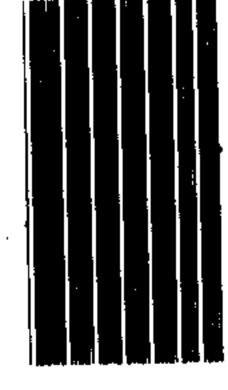
1996.

NO AP Y PUBLISHE County, Georgia.
My Commission Expires March 7, 1999.

18

1629 KEENELAND DRIVE

PAYNE, DAVID 28655



04/07/1997-1053ED 04/07/1997-1053ED 09:36 AM CERTIFIED 09:36 AM CERTIFIED SELEV COUNTY JUNE B.50