This instrument was prepared by:

Virginia Garner Johnson & Associates Mortgage Co., Inc. 2900 Cahaba Road Ste 300 Birmingham, Alabama 35223

ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA ) SHELBY COUNTY )

KNOW ALL MEN BY THESE PRESENTS, that Johnson & Associates of Mortgage Co., Inc., a corporation, for value received to it in hands of paid by HOMESIDE LENDING, INC. hereinafter called "Assignee", does C hereby grant, bargain, sell, convey, and assign unto the said Assignee that certain mortgage executed to it by RICHARD F. and WIFE, CAROLINE N. CHICK recorded in Volume 31507, of the records of the OFFICE OF THE JUDGE OF PROBATE of SHELBY County, ALABAMA together with the debt secured thereby and all rights, title, and interest in and to the property therein described against the said Johnson & Associates Mortgage Co., Inc..

IN WITNESS WHEREOF, Johnson & Associates Mortgage Co., Inc., a corporation, has caused this conveyance to be assigned by BETTY J. KNIGHT its SENIOR VICE PRESIDENT on this JULY 14, 1997.

JOHNSON & ASSOCIATES MORTGAGE CO., INC.

ITS SENIOR VICE PRESIDENT

STATE OF ALABAMA) JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said State in said County, hereby certify that BETTY J. KNIGHT, whose name as SENIOR VICE PRESIDENT of Johnson & Associates Mortgage Co., Inc., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, SHE, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal on this, the 14TH day of JULY, 1997.

Notary Public

My commission expires 1/11/98