

TRANSFER AND ASSIGNMENT

Inst # 1997-27934

FOR VALUE RECEIVED, the undersigned does hereby sell, assign, transfer,
set over and convey unto

CITICORP MORTGAGE, INC.

its/his/her/their heirs, successors and assigns, that certain deed to secure debt executed
by

CLAIRE C. SKIDMORE and LORETTA J. KROL

dated April 14, 1997, and recorded in Deed Book _____,

page _____, of the records of the County of SHELBY
State of AL, together with the real property therein described; and
also the indebtedness described in said deed, and secured thereby, the note evidencing
said indebtedness having this day been transferred and assigned to the said

CITICORP MORTGAGE, INC.

together with all of the undersigned's right, title and interest in and to said deed, the
property therein described and the indebtedness thereby secured.

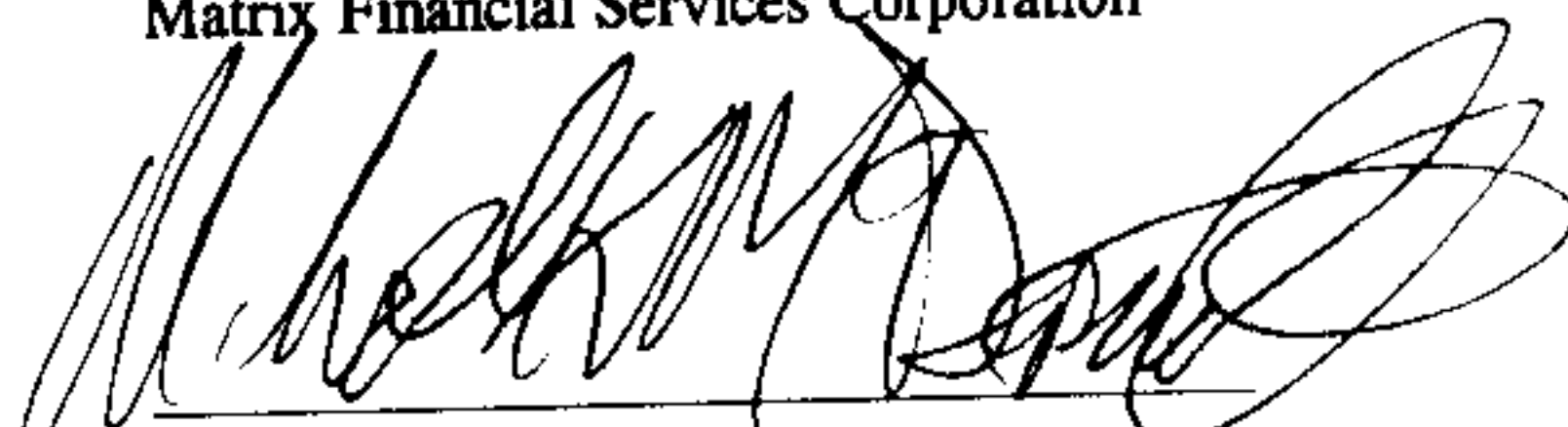
Recorded in Instrument # 1997-12500

WITNESS the hand and seal of the undersigned this Fourteenth day
April, 1997

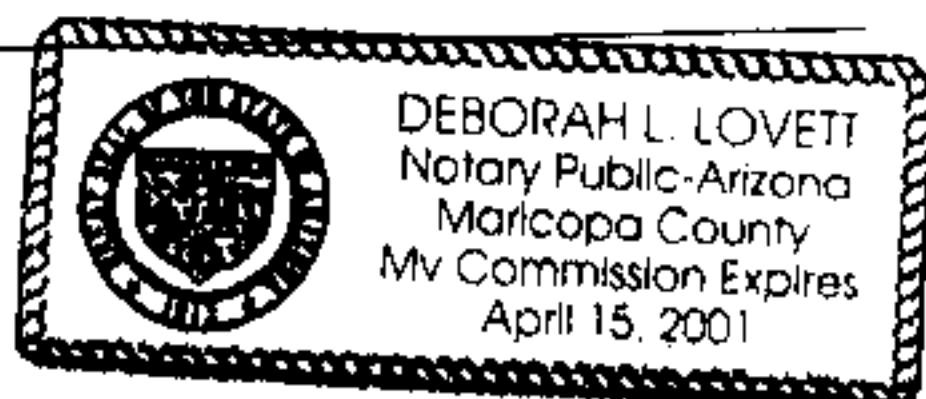
Signed, sealed and delivered
in the presence of:


Unofficial Witness

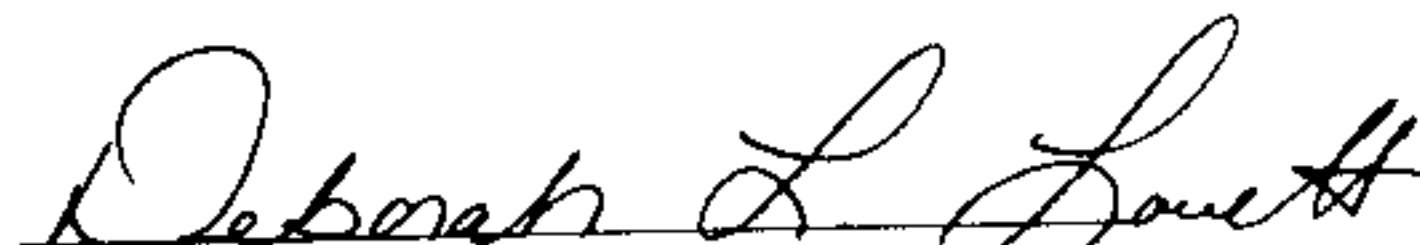
COMPANY NAME:
Matrix Financial Services Corporation


MICHAEL K. McDERMOTT AUTHORIZED SIGNER

My commission expires:



Prepared by:
Matrix Financial Services Corporation
201 W. Coolidge St.
Suite 100
Phoenix, AZ 85013-2710


Notary Public

Assignee:

09/02/1997-27934
11:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50