

State of Alabama
County of Shelby

Assignment of Mortgage

THIS ASSIGNMENT OF MORTGAGE executed this 1st day of October, 1997,
by and between SCOTT MORTGAGE CORPORATION, An Alabama Corporation,
called ASSIGNOR, acting by and through its duly authorized officers, and _____
Charter Federal Savings & Loan Association called ASSIGNEE.

FOR VALUE RECEIVED, the within instrument is hereby transferred, assigned and
conveyed to ASSIGNEE, together with the property described therein and the debt
secured thereby, said instrument being recorded in the records of the office of Judge of
Probate/Clerk of Circuit Court of Shelby County, Alabama
and duly identified as follows:

ORIGINAL MORTGAGOR	DATE OF MORTGAGE	BOOK	PAGE
Jeffrey J. Kowal and Debra J. Kowal, Husband and Wife	October 1, 1997	1997-31279	

Inst # 1997-37281

11/14/1997-37281
03:00 PM CERTIFIED
NEW COUNTY JUDGE OF PROBATE

IN WITNESS WHEREOF, the said SCOTT MORTGAGE CORPORATION, has
caused these presents to be signed by its President and its corporate seal hereto affixed
this 1st day of October, 1997.

SCOTT MORTGAGE CORPORATION

BY: Dick Scott
DICK SCOTT
PRESIDENT

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned Notary Public in and for said County and said State, hereby certify
that Dick Scott, whose name as PRESIDENT, of SCOTT MORTGAGE
CORPORATION, a corporation, signed the foregoing instrument and is known to me,
acknowledged before me on this day that being informed of the contents of said
conveyance, and he as such officer, and with full authority executed and delivered the
same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND THIS THE 1st day of October, 1997

L. H. HARR
Notary Public

THIS INSTRUMENT WAS PREPARED BY:

Notary Public, Alabama, State At Large
My Commission Expires May 14, 2000

Scott Mortgage Corporation
200 Vestavia Parkway
Suite 2600
Birmingham, AL 35216

Inst # 1997-37281