

When Recorded Mail to:
Matrix Financial Services Corporation
201 W. Coolidge St. Suite 100
Phoenix AZ 85013-2710
VARNER-559583

Inst # 1997-40720

TRANSFER AND ASSIGNMENT

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

DAVID M. VARNER AND BARBARA S. VARNER, HUSBAND AND WIFE

dated May 15, 1997, and recorded in INST. # 1997-16040
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.

WITNESS the hand and seal of the undersigned this Fifteenth day
May, 1997

Signed, sealed and delivered
in the presence of:

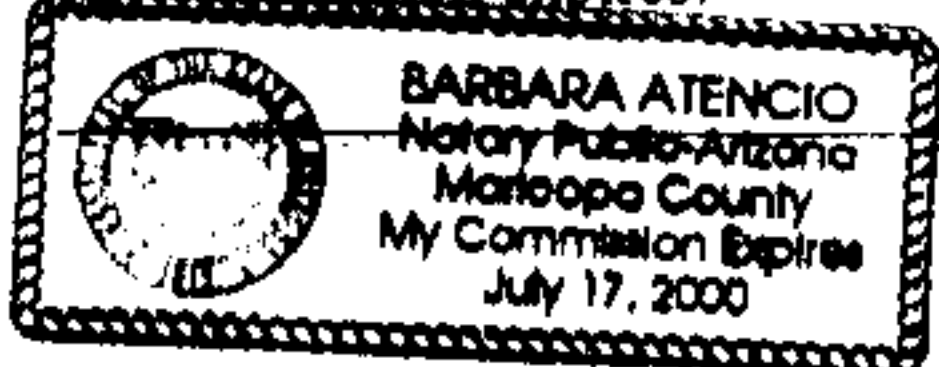
Kathleen G. Padwick
Unofficial Witness

COMPANY NAME:
Matrix Financial Services Corporation

[Signature]

MICHAEL K. McDERMOTT
AUTHORIZED SIGNER

My commission expires:



[Signature]
Notary Public

Inst # 1997-40720

12/15/1997-40720
11:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 9.50