

TRANSFER AND ASSIGNMENT

For value received, the undersigned hereby transfers, assigns, bargains, sells, conveys and delivers to HOME FEDERAL SAVINGS BANK, whose address is 101 NORTH BROADWAY, SPRING VALLEY, MN 55975, (the "ASSIGNEE"), its successors and assigns, all of the undersigned Transferor's right, title, interest, powers and options in, to and under the security instrument (said security instrument consisting of either a mortgage, a deed of trust, or a deed to secure debt) executed by STEPHEN L. HOWARD and CHRISTEN L. HOWARD to THE HUTSON COMPANY, INC., dated September 26th, 1997, recorded in Deed or Mortgage Book 1997, at Page 32845 of the appropriate registrar's office, RMC, clerk's office, or other repository of recorded documents for SHELBY County, State of Alabama (the "Security Instrument"). The Security Instrument was given to secure a note and indebtedness in the original principal sum of \$ 272,000.00. This Transfer and Assignment includes all interest in and to the land or property described in the Security Instrument. This Transfer and Assignment is without recourse upon the undersigned Transferor.

The undersigned Transferor has this day sold and assigned to the Assignee the note secured by the Security Instrument, the indebtedness secured thereby, and the right to all payments thereunder. This Transfer and Assignment is made for all purposes permitted by law, including but not limited to securing the Assignee in the payment of said note.

Transferor does hereby remise, release, quitclaim and convey to the Assignee all of its right, title and interest in and to the property described in and conveyed by the Security Instrument.

TO HAVE AND TO HOLD unto the said Assignee, its successors and assigns forever.

IN WITNESS WHEREOF, the undersigned Transferor has affixed its hand and seal by its duly authorized and empowered corporate officials on this 30 day of September, 1997.

Signed, sealed and delivered in the presence of:

Crescent Bank and Trust Company

By:

Vice President - Crescent Bank and Trust Company

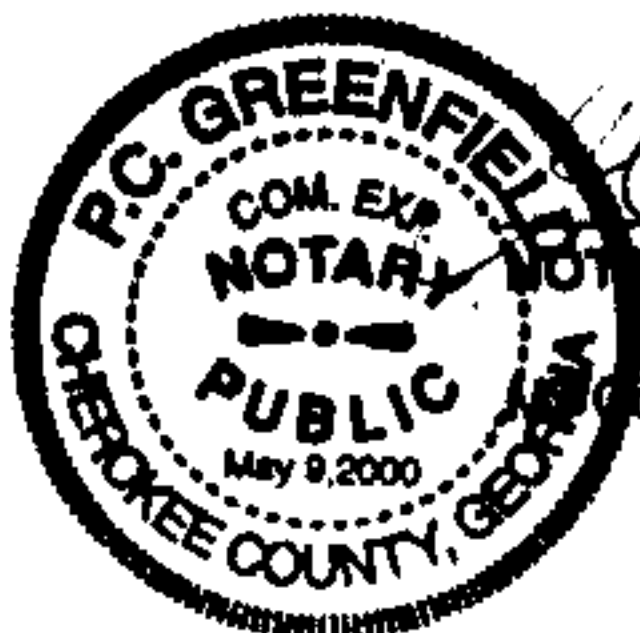
Attest:

Assistant Secretary - Crescent Bank and Trust Company

STATE OF GEORGIA COUNTY OF DEKALB

THIS is to certify that on this day came before me, a Notary Public in and for said County, in said State, WILLIAM A FOWLER JR and PARTHIV DAVE, whose names as Vice President and Asst. Secretary, respectively, of Crescent Bank and Trust Company are signed to the foregoing instrument, and who are known to me and with whom I am personally acquainted, and who acknowledged before me on this day that, being informed of the contents of the conveyance, they as such officers, and with full authority executed and delivered same voluntarily for and as the act of said corporation. The acknowledging parties further indicated they know the corporate seal and that the name of the corporation was subscribed hereto and said corporate seal was affixed hereto, as its act and deed. Further, personally appeared before me YVETTE KING who being duly sworn, says that he saw the corporate seal of the Transferor affixed to the foregoing instrument, and that he also saw the above-named officers of the corporation sign and attest the same, and that he, with STACY MILAZZO witnessed the execution and delivery thereof as the act and deed of said Corporation.

Given and witnessed under my hand and official notarial seal, this the 30 day of September, 1997.



Commission Expires 5/9/00

[NOTARIAL SEAL]

01/15/1998-01510
11:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50