STATE OF ALABAMA COUNTY OF SHELBY FOR VALUE RECEIVED SCOTT MORTGAGE CORPORATION 200 VESTAVIA PARKWAY, STE. 2600, BIRMINGHAM, AL 35216 as Assignor, has this day transferred, sold, assigned, conveyed and set over to Charter Federal Savings and Loan Association, 600 Third Avenue, West Point, Georgia 31833, as Assignee, its successors, representatives and assigns, all of assignor's rights, title and interest in and to that certain security instrument (Mortgage, Deed of Trust, etc.) executed by _ RUSSELL R. ROBERTS AND WIFE, LEIGH P. ROBERTS SCOTT MORTGAGE CORPORATION to 200 VESTAVIA PARKWAY, STE. 2600, BIRMINGHAM, AL 35216 dated JANUARY 26, 1998 - 3000 Leebided in the eff pook 7998 page 04735 , in the office of the & tertwork & reperior & countries County, ALABAMA The Assignor herein specifically sells, transfers and conveys to the above Assignee, its successors, representatives and assigns, the aforementioned security instrument, the property described therein, the indebtedness secured thereby, together with all the rights, title, interest, powers, options, privileges and immunities contained therein. The Assignor herein has this day sold and assigned to the Assignee herein the note secured by the aforementioned security instrument and this transfer is made to secure the Assignee, its successors, representatives, and assigns, in the payment of said note. IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 26TH. day of JANUARY 1998 ASSIGNOR: Signed, sealed and delivered in the presence of:

Noterio Public

Unofficial Witness

Attest:_,

Title SECRETARY

My commission expires: