

ASSIGNMENT

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 3RD AVENUE, WEST POINT, GA 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

DALE A. CARPENTER AND WIFE, JUDITH A. CARPENTER

TO CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION, DATED,
February 27, 1998, AND RECORDED IN DEED BOOK (MORTGAGE VOLUME)
1998, PAGE 08235, IN THE OFFICE OF THE CLERK OF
THE PROBATE COURT OF SHELBY 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 27TH DAY OF FEBRUARY, 1998

Vicki C. Bridges
UNOFFICIAL WITNESS

BY: K. W. Gatlin
TITLE VICE-PRESIDENT

BY: William C. Gladden
TITLE SECRETARY

CORPORATE SEAL

STATE OF ALABAMA
COUNTY OF

ON THIS 27TH DAY OF FEBRUARY,
1998, I, BARRARA N WILLIAMS

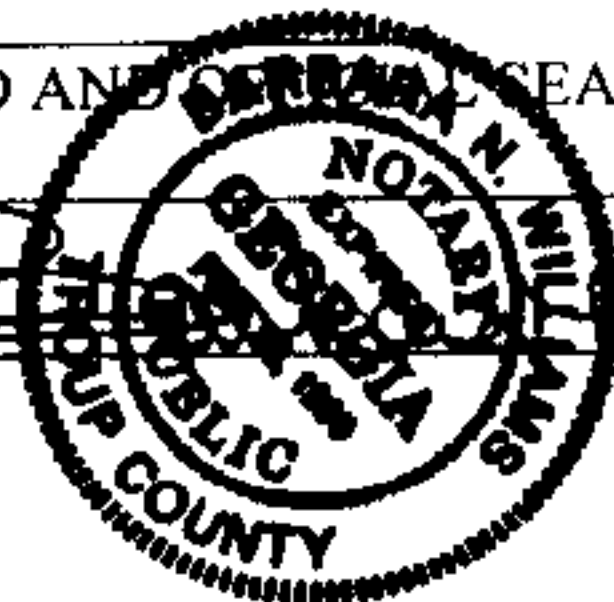
A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE HEREBY CERTIFY
THAT K W GATLIN AND WILLIAM C GLADDEN
AS VICE PRESIDENT AND SECRETARY

OF CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION, ARE SIGNED TO THE
FOREGOING INSTRUMENT AND WHO ARE KNOWN TO ME, ACKNOWLEDGED
BEFORE ME ON THIS DAY THAT BEING INFORMED OF THE CONTENTS OF SUCH
INSTRUMENT, HAVE AS SUCH AND WITH FULL AUTHORITY,
EXECUTED THE SAME VOLUNTARILY AND AS THE ACT OF SAID

SIGNING

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS 27TH
DAY OF FEBRUARY 1998

NOTARY PUBLIC:



03/10/1998-08236
09:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1998-08236