

TRANSFER AND ASSIGNMENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

FOR VALUE RECEIVED, the undersigned Coats & Co., Inc. does hereby grant, bargain, sell, convey, assign and deliver unto

HYDRENTA NATIONAL BANK, its successors and assigns,
those certain mortgages hereinafter more particularly described, and filed as indicated
below, together with debts thereby secured, the notes therein described and all its
interest in and to the lands and properties conveyed by said mortgages, viz:

NAMES(S) OF MORTGAGOR	BOOK	PAGE	COUNTY	STATE
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Kenneth W. Carbonie & his wife 1998-10846
Marilyn C Carbonie

03/27/1998-10847
10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8.50

THIS TRANSFER AND ASSIGNMENT IS without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said

HYDRENTA NATIONAL BANK, its successors and assigns, forever.

IN WITNESS WHEREOF, the said Coats & Co., Inc., as owner of said mortgages has
caused these presents to be executed this the _____ day of
_____, 19 ____.

COATS & CO., INC.

BY: [Signature]
R.B. COATS, III PRESIDENT

ATTESTED BY: [Signature]

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public, in and for said county, in said state, hereby
certify that R.B. Coats, III, who is President of Coats & Co., Inc., is signed to the
foregoing instrument, and who is known to me, acknowledged before me on this day
that, being informed of the contents of the conveyance, he as such officer with full
authority, executed same voluntarily for and as the act of Coats & Co., Inc.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the _____ day of
_____, 19 ____.

[Signature]
Notary Public

My Commission expires: May 16, 2000

THIS INSTRUMENT WAS PREPARED BY:
COATS & CO., INC.
2200 WOODCREST PLACE, SUITE 207
BIRMINGHAM, ALABAMA 35209