

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS THAT MID SOUTH MORTGAGE, INC. D/B/A
THE MORTGAGE SOURCE (THE "TRANSFEROR", WHETHER ONE OR MORE) FOR
AND IN CONSIDERATION OF THE SUM OF ONE HUNDRED THIRTY FIVE THOUSAND AND
NO/100THS----- (\$ 135,000.00)
PAID TO THE TRANSFEROR BY NEW SOUTH FEDERAL SAVINGS BANK (THE "TRANSFEE")
THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, DOES HEREBY TRANSFER, SET OVER
AND ASSIGN UNTO THE TRANSFEE, THAT CERTAIN PROMISSORY NOTE FOR ONE HUNDRED
THIRTY FIVE THOUSAND AND NO/100THS----- (\$ 135,000.00)
DATED 04/22/98 MADE BY HELEN M. CARLIN
BEING PAYABLE TO MID SOUTH MORTGAGE, INC. D/B/A THE MORTGAGE SOURCE
OR ORDER WITHOUT RECOURSE, BUT SUBJECT TO THE TERMS AND CONDITIONS OF THAT
CERTAIN LOAN PURCHASE AGREEMENT, DATED DECEMBER 19, 1994 BETWEEN
TRANSFEROR AND TRANSFEE (THE "AGREEMENT")

AND, FOR THE SAME CONSIDERATION, THE TRANSFEROR DOES HEREBY TRANSFER, SET
OVER AND ASSIGN UNTO THE TRANSFEE THAT CERTAIN MORTGAGE (THE "LIEN") FROM
HELEN M. CARLIN, AN UNMARRIED PERSON

TO MID SOUTH MORTGAGE, INC. D/B/A THE MORTGAGE SOURCE
DATED THE 22ND DAY OF APRIL, 19 98, RECORDED IN REAL PROPERTY BOOK
1998, PAGE 16879, OF THE RECORDS IN THE OFFICE OF THE JUDGE OF PROBATE
COURT, SHELBY COUNTY, ALABAMA, WHICH SECURES
THE PAYMENT OF THE AFORESAID NOTE.

AND, THE TRANSFEROR DOES HEREBY REMISE, RELEASE AND QUITCLAIM UNTO THE
TRANSFEE ALL OF THE RIGHTS, TITLE AND INTEREST OF THE TRANSFEROR IN AND TO THE
PREMISES AND PROPERTY DESIGNATED IN THE LIEN, IT BEING THE INTENTION OF THE
UNDERSIGNED TO TRANSFER TO THE TRANSFEE THE SAID DEBT AND THE NOTE WHICH
EVIDENCES THE SAME AND SAID SECURITY THEREFOR.

AND, THE TRANSFEROR REPRESENTS AND WARRANTS TO THE TRANSFEE THAT (I) THE LIEN
HAS NOT BEEN AMENDED, (II) THAT THERE HAVE BEEN NO DEFAULTS UNDER THE LIEN,
(III) THAT THE TRANSFEROR HAS MADE NO PRIOR ASSIGNMENTS OF THE LIEN, (IV) THAT THE
TRANSFEROR HAS GOOD AND LAWFUL RIGHT TO ASSIGN THE SAME, (V) THAT THERE ARE NO
LIENS SUPERIOR TO THE LIEN EXCEPT: () NONE OR () _____

FROM _____ WHICH THE TRANSFEROR
TO _____
WARRANTS THE UNPAID BALANCE ON SUCH DEBT TO BE NO MORE THAN \$ _____
(VI) THAT ALL DISCLOSURES AND NOTICES REQUIRED BY THE FEDERAL CONSUMER CREDIT
PROTECTION ACT AND BY THE REGULATIONS OF THE BOARD OF GOVERNORS PROMULGATED
PURSUANT THERETO HAVE BEEN PROPERLY MADE AND GIVEN IN REGARD TO THE LIEN AND
(VII) THAT ALL OTHER LAWS, RULES, AND REGULATIONS APPLICABLE TO THE LIEN, AS WELL AS
THE TERMS OF THE AGREEMENT ON THE PART OF THE TRANSFEROR TO HAVE PERFORMED,
HAVE BEEN FULLY AND FAITHFULLY COMPLIED WITH.

THE TRANSFEROR HEREBY WARRANTS THE UNPAID BALANCE OF SAID NOTE TO BE NOT LESS
THAN \$ 135,000.00

IN WITNESS WHEREOF, THE TRANSFEROR HAS EXECUTED THIS ASSIGNMENT, AND SET THE
TRANSFEROR'S HAND AND SEAL ON THIS 22ND DAY OF APRIL, 19 98

Kenneth Harris
BY: KENNETH HARRIS
ITS: VICE PRESIDENT

STATE OF ALABAMA
COUNTY OF SHELBY

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN SAID STATE, HEREBY
CERTIFY THAT KENNETH HARRIS
WHOSE NAME AS VICE PRESIDENT OF MID SOUTH MORTGAGE, INC. D/B/A
THE MORTGAGE SOURCE IS SIGNED TO THE FOREGOING INSTRUMENT AND WHO
IS KNOWN TO ME, ACKNOWLEDGE BEFORE ME ON THIS DAY, THAT BEING INFORMED OF THE
CONTENTS OF THE CONVEYANCE, HE IN HIS CAPACITY AS SUCH OFFICER EXECUTED THE
SAME VOLUNTARILY ON THE DAY THAT BEARS THE SAME DATE, WITH FULL AUTHORITY FOR
AND AS THE ACT OF SAID CORPORATION.
GIVEN UNDER MY HAND AND SEAL THIS THE 22ND DAY OF APRIL, 19 98

Mary Margaret Hef
NOTARY PUBLIC

MY COMMISSION EXPIRES 9/2/2000

05/08/1998-16880
09:56 AM CERTIFIED-16880
SHELBY COUNTY JUDGE OF PROBATE
JES MCD