

Prepared by: Resource Bankshares Mortgage Group, Inc.
3395 River Exchange Drive, Suite 400
Norcross, Georgia 30092

STATE OF ALABAMA
 COUNTY OF TUSCALOOSA

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That AMERICAN DREAM MORTGAGE, INC. (the "Assignor"), for value received to it in hand paid by RESOURCE BANKSHARES MORTGAGE GROUP, INC. (the "Assignee"), does hereby transfer and assign unto the Assignee without recourse all of the Assignor's right, title and interest in and to that certain mortgage executed by Michael D. Frederick & Kelley R. Frederick dated 3/9/98 and recorded in Mortgage book _____ at page Instrument #1998-08646 in the Probate Office of Shelby County, Alabama, together with the debt secured thereby and all of the Assignor's right, title, and interest in and to the property therein described, without recourse against the Assignor. This Assignment is made without covenant or warranty, express or implied, by the Assignor in any case or event, or for any purpose whatsoever.

In WITNESS WHEREOF, the Assignor has caused this instrument to be executed on this 9 day of MAR, 1998.

AMERICAN DREAM MORTGAGE, INC.

By: Debbie Morrison
 Its: President

STATE OF ALABAMA
 COUNTY OF Shelby

I, the undersigned, a Notary Public in and for the said County in said State hereby certify that Debbie Morrison whose title is President of American Dream Mortgage a corporation 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 instrument, he/she with full authority, executed the same voluntarily on the date the same bears date as the act of said American Dream Mortgage.

Given under my hand and seal on this 9 day of MARCH, 1998.

SD [Signature]
 Notary Public

My Commission Expires: 3/21/2000
 Notary Seal

05/14/1998-17733
 11:06 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 8:50
 DDI HCU

First Title