

When Recorded Mail to:
Matrix Financial Services Corporation
201 W. Coolidge St. Suite 100
Phoenix AZ 85013-2710
CHRISTIA 558447

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned does hereby sell, assign, transfer,
set over and convey unto

CITICORP MORTGAGE, INC.

its/his/her/their heirs, successors and assigns, that certain deed to secure debt executed
by

BRYAN "SCOTT" CHRISTIAN and CARLA C. CHRISTIAN

dated November 15, 1996 and recorded in Deed Book _____

page _____, of the records of the County of SHELBY

State of AL, together with the real property therein described; and

also the indebtedness described in said deed, and secured thereby, the note evidencing
said indebtedness having this day been transferred and assigned to the said

CITICORP MORTGAGE, INC.

together with all of the undersigned's right, title and interest in and to said deed, the
property therein described and the indebtedness thereby secured.

Rec # 1996-38344

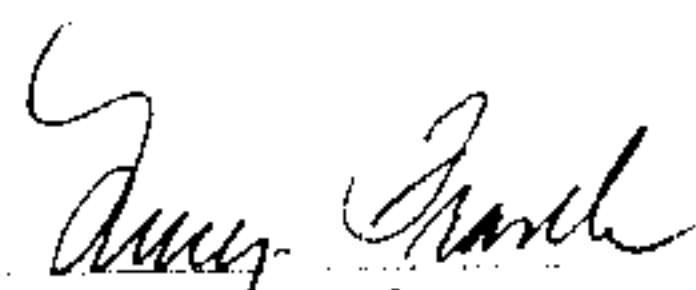
WITNESS the hand and seal of the undersigned this _____ day
November _____, 1996

Signed, sealed and delivered
in the presence of:

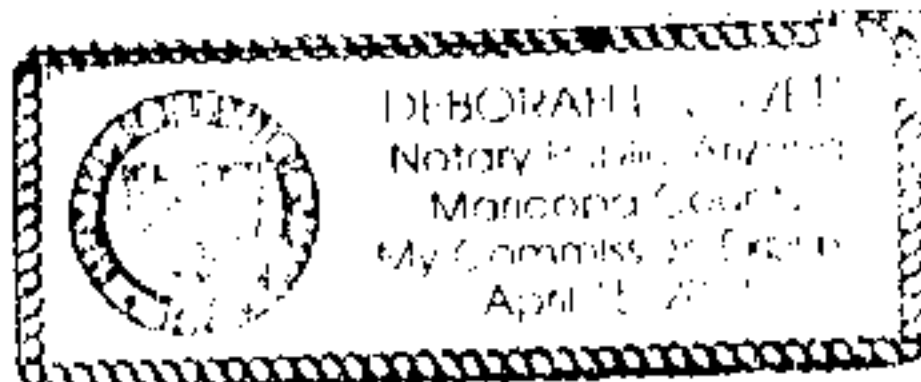


Unofficial Witness

COMPANY NAME:
Matrix Financial Services Corporation


Lucy Frank
Asst. Vice President

My commission expires:


Notary Public

Inst # 1998-18877

05/22/1998-18877
10:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SWA 8.50