

When Recorded Mail to:
Matrix Financial Services Corporation
201 W. Coolidge St. Suite 100
Phoenix AZ 85013-2710
HOLDER-950962

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

EUGENE M. HOLDER, III and ROXANNE R. HOLDER

dated October 8, 1997

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'd 144733184

WITNESS the hand and seal of the undersigned this _____ day
October _____, 1997

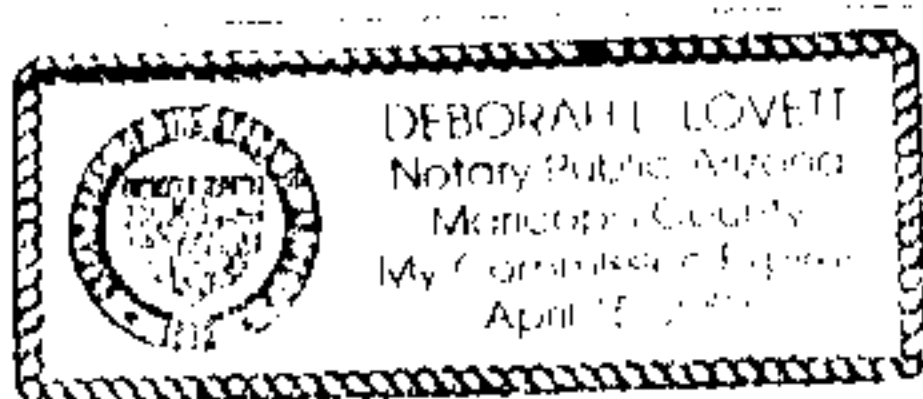
Signed, sealed and delivered
in the presence of:

Unofficial Witness

COMPANY NAME:
Matrix Financial Services Corporation

MICHAEL K. McDERMOTT
Authorized Signer

My commission expires:



Notary Public

Inst # 1998-18878

05/22/1998-18878
10:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50