

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 RESOURCE BANCSHARES MORTGAGE GROUP, INC., 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
DONNA J. FRATER, A SINGLE WOMAN	1997 -	32745	SHELBY	ALABAMA

Inst # 1990-22322

06/16/1998-22322
09:50 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

THIS TRANSFER AND ASSIGNMENT IS WITHOUT REVERSE upon the undersigned.

TO HAVE AND TO HOLD unto the said RESOURCE BANCSHARES MORTGAGE GROUP, INC., 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 30th day of SEPTEMBER, 19 97.

COATS & CO., INC.

BY: R.B. Coats, III PRESIDENT

ATTESTED BY: Jay Doyle

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 30th day of SEPTEMBER, 19 97.

Cynthia D. Richards
Notary Public

My Commission expires: MAY 16, 2000

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