

When Recorded Mail to:
Matrix Financial Services Corporation
201 W. Coolidge St. Suite 100
Phoenix AZ 85013-2710
R111 952174

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

TIMOTHY H. REAL and PAMELA JEAN REAL

dated February 4, 1998, 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.

Inst. # 1998-04644

WITNESS the hand and seal of the undersigned this fourth day
February, 1998

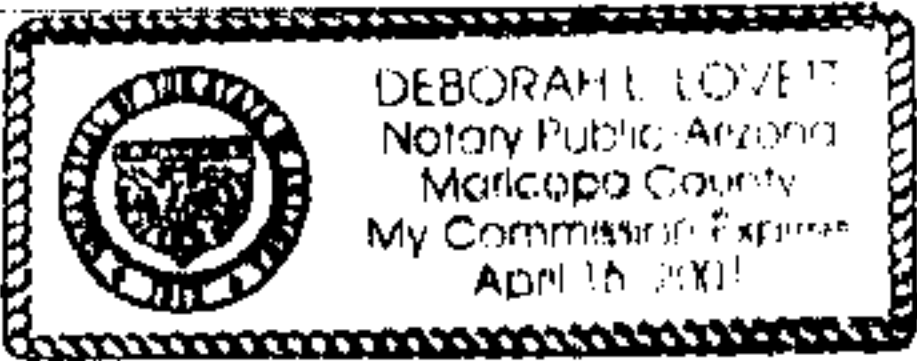
Signed, sealed and delivered
in the presence of:

COMPANY NAME:
Matrix Financial Services Corporation


Unofficial Witness


Scott L. Groves
Vice President

My commission expires:




Notary Public

07/27/1998-28431
12:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50

Inst # 1998-28431