

ASSIGNMENT

STATE OF ALABAMA
COUNTY OF SHELBY

FOR VALUE RECEIVED SUPERIOR MORTGAGE RESOURCES CORPORATION
#6 OFFICE PARK CIRCLE-STE. 214, BIRMINGHAM, AL 35223
AS ASSIGNOR, HAS THIS DAY TRANSFERRED, SOLD, ASSIGNED, CONVEYED AND
SET OVER TO CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION
600 3RD AVENUE, WEST POINT, GA 31833

AS ASSIGNEE, ITS SUCCESSORS, REPRESENTATIVES AND ASSIGNS, ALL OF
ASSIGNOR'S RIGHTS, TITLE AND INTEREST IN AND TO THAT CERTAIN SECURITY
INSTRUMENT (MORTGAGE, DEED OF TRUST, ETC.) EXECUTED BY

JOY R. OWEN, A SINGLE WOMAN
TO SUPERIOR MORTGAGE RESOURCES CORPORATION, DATED, JULY 7,
1998, AND RECORDED IN DEED BOOK (MORTGAGE VOLUME)
, PAGE , IN THE OFFICE OF THE CLERK OF
THE PROBATE COURT OF SHELBY COUNTY, ALABAMA.

THE ASSIGNOR HEREIN SPECIFICALLY SELLS, TRANSFERS AND CONVEYS TO THE
ABOVE ASSIGNEE, ITS SUCCESSORS, REPRESENTATIVES AND ASSIGNS, THE
AFOREMENTIONED SECURITY INSTRUMENT, THE PROPERTY DESCRIBED
THEREIN, THE INDEBTEDNESS SECURED THEREBY, TOGETHER WITH ALL THE
RIGHTS, TITLE, INTEREST, POWERS, OPTIONS, PRIVILEGES AND IMMUNITIES
CONTAINED THEREIN.

THE ASSIGNOR HEREIN HAS THIS DAY SOLD AND ASSIGNED TO THE ASSIGNEE
HEREIN THE NOTE SECURED BY THE AFOREMENTIONED SECURITY INSTRUMENT
AND THIS TRANSFER IS MADE TO SECURE THE ASSIGNEE, ITS SUCCESSORS,
REPRESENTATIVES AND ASSIGNS IN THE PAYMENT OF SAID NOTE.

IN WITNESS WHEREOF, THE ASSIGNOR HAS HEREUNTO SET ITS HAND AND SEAL
THIS 7TH DAY OF JULY 1998

Vicki C. Bridges
UNOFFICIAL WITNESS

BY: *K.W. Gatlin*
TITLE K.W. GATLIN, VICE-PRESIDENT

BY: *William C. Gladden*
TITLE WILLIAM C. GLADDEN, SECRETARY

CORPORATE SEAL

STATE OF ~~ALABAMA~~ GEORGIA
COUNTY OF TROUP

ON THIS 7TH DAY OF JULY
1998, I, PHYLLIS HAMMOCK

A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE HEREBY CERTIFY
THAT K.W. GATLIN AND WILLIAM C. GLADDEN
AS VICE-PRESIDENT AND SECRETARY
OF CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION, ARE SIGNED TO THE
FOREGOING INSTRUMENT AND WHO ARE KNOWN TO ME, ACKNOWLEDGED
BEFORE ME ON THIS DAY THAT BEING INFORMED OF THE CONTENTS OF SUCH
INSTRUMENT, HAVE AS SUCH AND WITH FULL AUTHORITY,
EXECUTED THE SAME VOLUNTARILY AND AS THE ACT OF SAID SIGNATURES

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE THIS 7TH
DAY OF JULY 1998



PUBLIC: *Phyllis Hammock*
COMMISSION EXPIRES: My Commission Expires Feb. 18, 2002

NOTARY SEAL
08/12/1998-31073
09:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50

Inst # 1998-31073