PREPARED BY:

Brenda DeVaughn Morgan Keegan Mortgage Co. 50 Front Street, 14th Floor Memphis, Tennessee 38103 901-524-4187

WHEN RECORDED RETURN TO:

Charter Federal Savings and Loan Association 600 Third Avenue West Point, GA 31833

Attn: Susan Elio

(Seal)

(Space Above This Line For Recorder's Use)

ASSIGNMENT OF MORTGAGE OR DEED OF TRUST 170114843 \$ 260,900,00 Original Mortgage Amount Loan No. FOR VALUE RECEIVED, the undersigned as Beneficiary CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION, 600 Third Avenue, West Point, Georgia 31833 ("ASSIGNOR"), hereby grants, conveys, assigns and transfers to CITIZENS FEDERAL SAVINGS BANK, 1700 Third Avenue North, Birmingham, Alabama 35203 ("ASSIGNEE") all beneficial interest under that certain mortgage dated 12/09/96 executed by JAMES R WISEMAN and SANDRA J WISEMAN, recorded in Book ______ beginning on Page _____, Instrument #199642651 on 12/30/96, of Official Records in the office of the County Recorder of SHELBY COUNTY, State of ALABAMA, securing real property known by address as: 3041 HAMPTON CIRCLE, BIRMINGHAM, ALABAMA 35242 AS DESCRIBED IN THE MORTGAGE/DEED OF TRUST REFERRED TO HEREIN Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said deed of trust CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION Dated: June 26, 1997 600 Third Avenue West Point, Georgia 31833 By: Attest Assistant Vice President William Comment Name STATE OF GEORGIA) SS COUNTY OF TROUP Susan N. Elio (notary public), personally appeared Linda Drummond. On June 26, 1997, before me, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted executed the instrument. WITNESS my hand and official scal

My commission expires

Inst # 1998-34533 09/03/1998-34533 12:35 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 001 CRH