LOAN NO.: 6228000300

ASSIGNMENT AND TRANSFER OF LIEN

THE STATE OF

Alabema

KNOW ALLMEN BY THESE PRESENTS:

COUNTY OF

SHELBY

That JOHNSON & ASSOCIATES

acting herein by and through its duly authorized officers, hereinafter called transferor, of the County/Parish of JEFFERSON , and State of Alabama , for and in consideration of TEN AND NO/100 DOLLARS CASH, AND OTHER GOOD AND VALUABLECONSIDERATION, to it in hand paid by

MORCAP, INC.

hereinafter called transferee, the receipt of which is hereby acknowledged, has this day Sold, Conveyed, Transferred and Assigned and by these presents does Sell, Convey, Transfer and Assign unto the said transferee the hereinafter described indebtedness.

AND transferor further Grants, Sells and Conveys unto the transferee all the rights, title, interest and liens owned or held by transferor in the hereinafter described land by virtue of said indebtedness. herein conveyed and assigned.

TO HAVE AND TO HOLD unto the said transferee, transferee's heirs and assigns the following described indebtedness together with all and singular the following mentioned lien and any and all liens, rights, equities, remedies, privileges, titles and interest in and to said land, which transferor has by virtue of being legal holder and owner of said indebtedness.

SAID INDEBTEDNESS, LIENS AND LANDBEING DESCRIBED AS FOLLOWS:

One certain promissory note executed by SCUTT HARPER and HITA K. HARPER, HUSBARD AND HIPE

and payable to the order of JOHNSON & ASSOCIATES

in the sum of \$ 135,900.00

June 24, 1998 dated

and bearing interest and

due and payable in monthly installments as therein provided.

Said note being secured by Security Instrument of even date therewith to

, Lender,

JOHNSON & ASSOCIATES duly recorded in the Real Property Records of SHELBY

County, Alabama and secured by the liens therein expressed, on the following described lot, tract, or percel of land, lying and being Alabama situated in SHRLBY County, to wit:

LOT 4, IN BLOCK 6, ACCORDING TO THE SURVEY OF SUNNY MEADOWS, AS RECORDED IN MAP BOOK 8, PAGE 18 A, B AND C, IN THE PROBATE OFFICE OF SHELEY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Inst # 1998-36496

09/18/1999-36496 10:32 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

EXECUTED without recourse on the undersigned to be effective logished

JUHNOUN & ASSOCIATES

THE STATE OF Alabama

COUNTY/PARISH OF JEFFERSON

This instrument was acknowledged before me this

on behalf of said entity.

Please Return to: MORCAP, INC.

7000 CENTRAL PARKWAY, STE 1570 ATLANTA, GA 30328

ASSIGNMENT AND TRANSFER OF LIEN WITHOUTRECOURSE