THE STATE OF AL

COUNTY OF SHELBY KNOWN BY ALL MEN BY THESE PRESENTS:

Inst. 1771-01201

That AmeriCapital Funding Corp.

acting herein by and through its duly authorized officers, hereinafter called transferor, of the County/Parish of , for and in consideration of TEN AND , and State of Alabama Jefferson

NO/100 DOLLARS CASH, AND OTHER GOOD AND VALUABLE CONSIDERATION, to it in hand paid by

Commercial Federal Mortgage Corporation

herein after called transferee, the reciept 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 tranferee, transferee's heirs and assigns the following described indebtedness togeter 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 LAND BEING DESCRIBED AS FOLLOWS:

One certain promissory note executed by

KENNETH D. NIPP AND MELBA L. NIPP, BUSBANS AND WIFE

and payable to the order of AmeriCapital Funding Corp.

240,000.0 in the sum of \$

dated December 28, 1998

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

AmeriCapital Funding Corp.

County Al. duly recorded in the Real Property Records of HELBY and secured by the liens therein expressed, on the following described lot, tract, or parcel of land, lying and being County, Al. situated in SHELBY

LOT 6, BLOCK 1, ACCORDING TO THE SURVEY OF WYNGATE TRACE, AS RECOPDED IN MAR BOOK 12, PAGE 94 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

THE STATE OF

Alabama

COUNTY/PARISH OF Jefferson

This instrument was acknowledged before me this 9th day of March 1999. by on behalf of said entity.

Please return to:

Americapital Funding Corp. The Riverchase Center, Suite 500 Birmeingham, AL. 35244

04/12/1999-15214

SHELDY COUNTY JUBGE OF PROBATE 8.50 OCT MARK

09157 AM CERTIFIED