

Loan Number: 6000509650
Parcel #

Pool Number:

Prepared by and Return To:
Carolina First Bank
Attn: Peggy W. Herring
P. O. Box 11277
Columbia, S.C. 29211

Grantee:
First Financial Bank, FSB
214 N Washington
El Dorado, Ar. 71730

State of Alabama

County of Shelby

FOR VALUE RECEIVED, Carolina First Bank, organized and doing business under the laws of the state of South Carolina having its office and principal place of business at 1420 Lady Street, Columbia, S.C. 29211, hereby sells, assigns, transfers and sets over to First Financial Bank, FSB, 214 N. Washington, El Dorado, Ar. 71730 (Assignee), its successors and/or assigns, all its rights, title and interest in and to a certain promissory note dated 8/01/97 and secured by a mortgage dated 8/01/97, all executed by:

TERRY W HOWARD

In the principal sum of \$152000.00 said mortgage filed for record in the office of Recorder of Shelby County, Al, and recorded in BOOK 1997 PAGE 25554 aforesaid records.

The Assignor specifically sells, assigns, transfers and sets over to the Assignee, its successors and assigns, the aforesaid Note and Mortgage, the property described therein, the indebtedness secured thereby, with all powers, options, privileges and immunities therein contained.

The Assignor having this day sold and endorsed to the Assignee WITHOUT RECOURSE, the Note secured by the aforesaid Mortgage this Assignment is made to secure the Assignee, its successors and assigns, in the payment of the said Note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and affixed its seal by and through its duly authorized officers, this 30th day of April, 1999.

CAROLINA FIRST BANK

By: Deborah R. Kyzer
Deborah R. Kyzer
Vice President

Signed, Sealed and Delivered
in our presence:

Attest By: Peggy W. Herring
Peggy W. Herring
Assistant Vice President

Sherry Smith
Sherry Smith, Witness

Hazel McLain
Hazel McLain, Witness

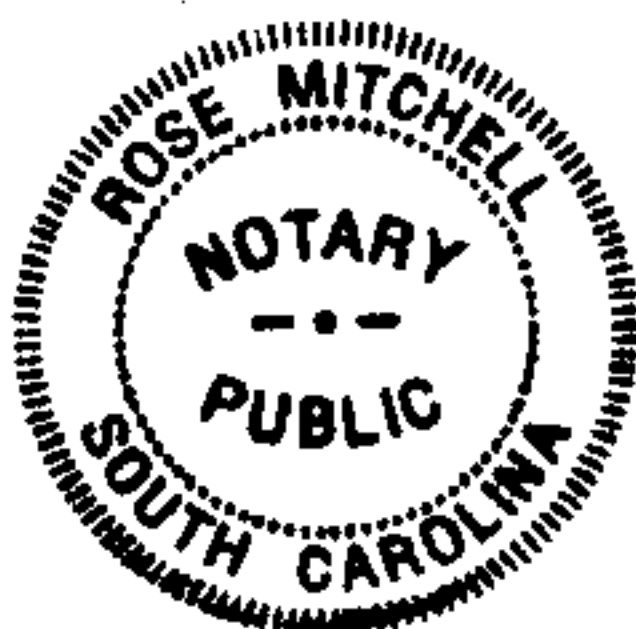
Corporate Seal



State of South Carolina

County of Richland

The foregoing instrument was acknowledged before me this 30th day of April, 1999, by Deborah R. Kyzer, Vice President and Peggy W. Herring Assistant Vice President, respectively of Carolina First Bank a corporation, on behalf of the corporation. I certify they are personally known to me. Given under my hand and official seal of office on this 30th day of April, 1999.



Rose Mitchell
Rose Mitchell
Notary Public - Lexington County, SC.
Commission Expires: October 19, 2003

07/01/1999-27625
10:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50

Inst # 1999-27625