

TRANSFER AND ASSIGNMENT

For value received, the undersigned hereby transfers, assigns, bargains, sells, conveys and delivers To
CRESCENT BANK AND TRUST COMPANY, 115 PERIMETER CTR PL., STE 285 ATLANTA GA 30346 (the "Assignee"), its
successors and assigns, all of the undersigned transferor's right, title, interest, powers and options in, to and
under the security instrument (said security instrument consisting of either a mortgage, a deed of trust, or a deed
to secure debt) executed by DAVID R CARTER and Karen L. Carter, husband and wife to
THE BANK, dated July 1st, 19 99, recorded in
Deed or Mortgage Book 1999, at Page 28494 of the appropriate registrar's office, RMC, clerk's office, or
other repository of recorded documents for SHELBY County, State
of Alabama (the "Security Instrument"). The Security Instrument was given to secure a note and
indebtedness in the original principal sum of \$ 50,000.00. This Transfer and Assignment includes
all interest in and to the land or property described in the Security Instrument. This Transfer and Assignment is
without recourse upon the undersigned Transferor.

The undersigned Transferor has this day sold and assigned to the Assignee the note secured by the Security
Instrument, the indebtedness secured thereby, and the right to all payments thereunder. This Transfer and
Assignment is made for all purposes permitted by law, including but not limited to securing the Assignee in the
payment of said note.

Transferor does hereby remise, release, quitclaim and convey to the Assignee all of its right, title and interest
in and to the property described in and conveyed by the Security Instrument.

TO HAVE AND TO HOLD unto the said Assignee, its successors and assigns forever.

IN WITNESS WHEREOF, the undersigned Transferor has affixed its hand and seal by its duly authorized
and empowered corporate officials on this 1 day of July, 19 99.

Signed, sealed and delivered in the
presence of:

Bonnie Mallard
First Witness

Nickea Jeffries
Second Witness

By: [Signature]
As Attorney-in-Fact for: THE BANK
Transferor, pursuant to that certain Limited
Power of Attorney, dated the 22 day of
June, 19 99.

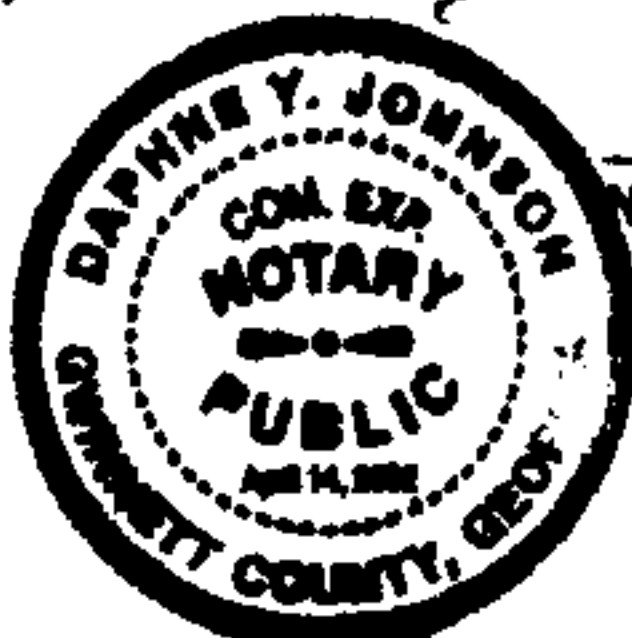
STATE OF GEORGIA

COUNTY OF DEKALB

0740761999-28495
0740761999-28495
SHELBY COUNTY JUDGE OF PROBATE
001 CMH 8.30

THIS is to certify that on this day personally appeared before me, a Notary Public in and for said County, in
said State, WILLIAM A. FOWLER, JR., whose name is
signed to the foregoing instrument, and who is known to me and with whom I am personally acquainted, and who
being by me duly sworn, acknowledged before me on this day that he is the duly empowered attorney-in-fact for
the above-named Transferor; that, being informed of the contents of the conveyance, and with full authority
executed and delivered same voluntarily for and as his act, and for and in behalf of the Transferor; that his
authority to execute and acknowledge said instrument is contained in the duly executed, acknowledged, and
recorded power of attorney described above under his signature; and that this instrument was duly executed
under and by virtue of the authority given by the power of attorney for the purposes therein expressed. Further,
personally appeared before me BONNIE MALLARD who being duly sworn, says that he saw
above-named Transferor sign, seal and as his act and deed, deliver the foregoing Transfer and Assignment, and
that he with NICKEA JEFFRIES witnessed the execution and delivery thereof.

Given and witnessed under my hand and official notarial seal, this the 1 day of
July, 19 99.



NOTARY PUBLIC

My Commission Expires 4/14/02

[NOTARIAL SEAL]