STATE OF ALABAMA

COUNTY OF TALLADEGA

ASSIGNMENT OF MORTGAGE

THIS ASSIGNMENT OF MORTGAGE executed this 23rd day of November 1999, by and between First Bank of Childersburg, and Alabama Banking Corporation, hereinafter called ASSIGNOR, acting by and through its duly authorized officers, and Citizens Credit Services, Inc., a Tennessee corporation, with its principal place of business at 233 Bedford Way, Franklin, Tennessee 37064, hereinafter called Assignor.

FOR VALUE RECEIVED, the receipt and sufficiency of which is acknowledged, the within instrument is hereby transferred, assigned and conveyed without recourse to ASSIGNEE, together with the property described therein and the debt secured thereby, said instrument being recorded in the record of the Office of the Judge of Probate Shelby County, Alabama, and duly identified as follows:

ORIGINAL MORTGAGOR

DATE OF MORTGAGE

BOOK

PAGE

Michael N. Verciglio

February 28, 1996

1996

0745

IN WITNESS WHEREOF, the said First Bank of Childersburg, Childersburg, Alabama has caused these presents to be signed by its President Bruce T. Weathers and its corporate seal hereto affixed this 23rd day of November, 1999.

First Bank of Childersburg

By: President Bruce T. Weathers

STATE OF ALABAMA

COUNTY OF TALLADEGA

I, the undersigned Notary Public in and for said County and said State, hereby certify that Bruce T. Weathers whose name as President of First Bank of Childersburg, signed the foregoing instrument and is known to me, acknowledged before me on this day that being informed of the contents of said conveyance, and he as such officer, and with full authority executed and delivered the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND THIS THE 23rd day of November, 1999.

Notary Public

Public / Yares 6/0

Please return to:

First Bank of Childersburg

P.O. Box 329

Childersburg, AL 35044

Inst 4 1999-48102