

This form was prepared by CASTLE MORTGAGE CORPORATION, address:
P.O. BOX 12785 BIRMINGHAM, AL 35202-6785, tel. no: 205-870-8980

ASSIGNMENT OF MORTGAGE

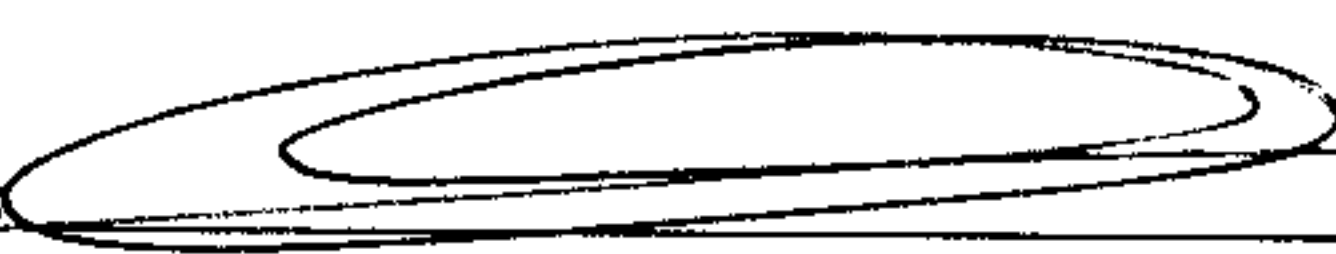
For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is P.O Box 12785 Birmingham, AL 35202-6785, does hereby grant, sell, assign, transfer and convey, unto the CitiMortgage, Inc., (herein "Assignee"), whose address is 15851 Clayton Road, Ballwin, MO 63011, a certain Mortgage dated July 25, 2000, made and executed by Charles R. Hayes and wife, Debra G. Hayes, to and in favor of Castle Mortgage Corporation

_____ and given to secure payment of _____
Three hundred four thousand and no/100----- which Mortgage is of
record in Book, Volume or Liber No. Unit 2000-27126 page _____ of
the Probate Records of Shelby County, State of
ALABAMA, together with the note(s) and obligations therein
described and the money due and to become due thereon with
interest, and all rights accrued under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and
assigns, forever, subject only to the terms and conditions of the
above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this
Assignment of Mortgage on August 7, 2000.

CASTLE MORTGAGE CORPORATION

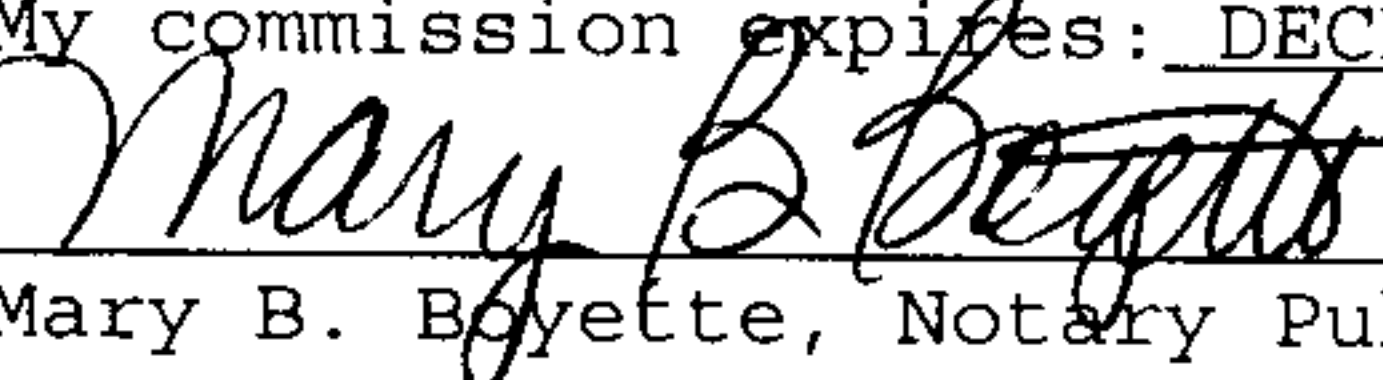
BY: 
George C. Hawkins, III
President

STATE OF ALABAMA
COUNTY OF JEFFERSON

On this 7th day of August, I MARY B. BOYETTE, a Notary Public in and for said county and state, hereby
certify that George C. Hawkins, III whose name is signed to the
foregoing conveyance, and who is known to me, acknowledged before
me that, being informed of the contents of the conveyance, he
executed the same voluntarily as President act on the day the same
bears date.

Given under my hand and seal of office this the 7th
day of August, 2000.

My commission expires: DECEMBER 13, 2002


Mary B. Boyette, Notary Public

Inst # 2000-30509