

RECORDING REQUESTED BY:

LIFE BANK

10540 MAGNOLIA AVE. SUITE B

RIVERSIDE, CA 92505

1-888-388-5433

**PREPARED BY AND WHEN RECORDED
RETURN TO:**

ATTN: CAROLINE LEBLANC

CITY MORTGAGE SERVICES

17752 SKYPARK CIRCLE, STE. 180

IRVINE, CA 92614

1-949-224-8225

Loan No. 01-644171-17

AFFIDAVIT AS TO LOST ASSIGNMENT DOCUMENT

Inst # 2000-37075

10/25/2000-37075
10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
005 MMB 23.00

AFFIDAVIT AS TO LOST ASSIGNMENT DOCUMENT

I, MARDY GROSSMAN, being duly sworn, do hereby state under oath that:

1. I, MARDY GROSSMAN, as SR. VICE PRESIDENT of Life Bank, (the "Company"), am authorized to make this Affidavit on behalf of the Company.
2. Life Bank is the owner of the following described MORTGAGE, Note
3. (the "Note"):
Loan No.: 01-644171-17
Borrower(s): ALTON R BEARDEN AND SUZANNE K BEARDEN
Original Principal Amount: \$30,000.00
3. Life Bank is the lawful owner of the Note, and the Company has not canceled, altered, or hypothecated the Note.
4. The subject loan was originated and closed by GREAT EASTERN FINANCIAL SERVICES, INC. Which the MORTGAGE is of record in Book, Volume, or Liber No. N/A at Page N/A (or as Instrument No: 1998-21979) of the JUNE 12, 1998 County records of SHELBY. Life Bank acquired the subject loan through its loan purchase program on JULY 31, 1998.
5. Life Bank, assigned its right, title and interest in the Note on 7-30-98 to City Mortgage Services, a Division of City National Bank of West Virginia, formerly The City National Bank of Charleston
6. The original Corporate Assignment of MORTGAGE dated JUNE 5, 1998 had been lost and was not recorded. GREAT EASTERN FINANCIAL SERVICES, INC is no longer in business and a replacement assignment is therefore unavailable. A true and certified copy of the Corporate Assignment of MORTGAGE is attached hereto. See Exhibit "A".
7. Life Bank further agrees to indemnify and hold harmless the Issuer and the Indenture Trustee and their respective successors and assigns from any and all loss, liability, costs, damages, reasonable attorneys' fees and expenses in connection with or arising out of the representations made in this affidavit.
8. Life Bank agrees and acknowledges that this Affidavit may be presented as evidence of the Corporate Assignment of MORTGAGE whether in any proceeding or action with respect thereto or otherwise, and hereby authorizes such use of this Affidavit.
9. The representations, warranties and agreements herein shall bind the undersigned and its successors and assigns, and shall inure to the benefit of the Issuer and the Indenture Trustee and their respective successors and assigns.

EXECUTED THIS SEPT 22, 2000 on behalf of Life Bank

LIFE BANK


By: MARDY GROSSMAN
Its: SR. VICE PRESIDENT

STATE OF CALIFORNIA)
) ss:
COUNTY OF RIVERSIDE)

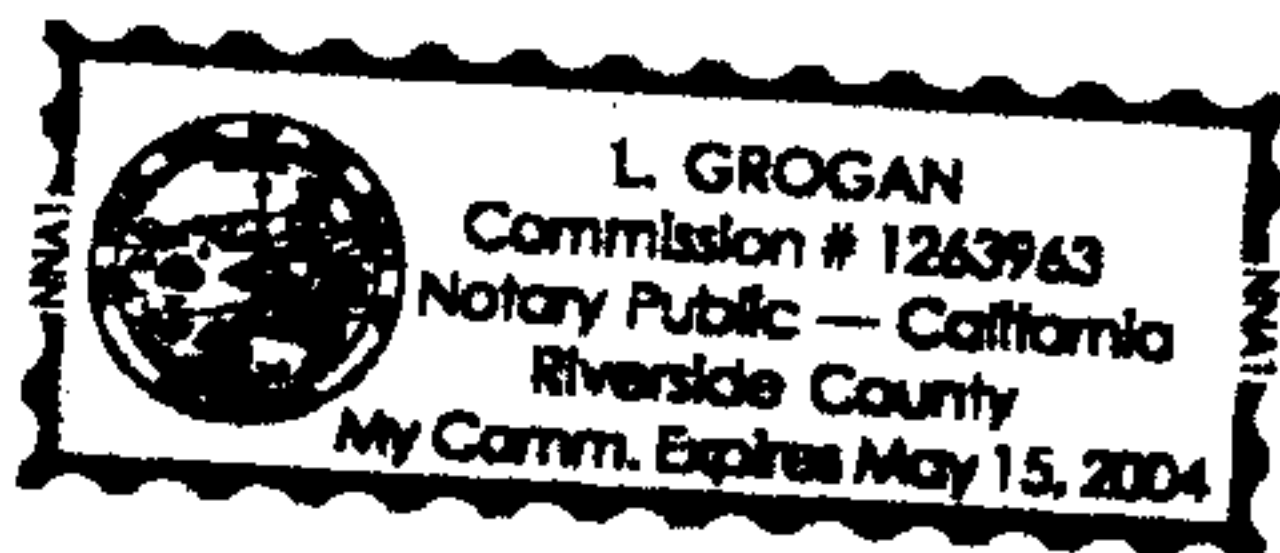
On SEPT 22, 2000, before me, L. GROGAN, a Notary Public in and for said State, personally appeared MARDY GROSSMAN, SR. VICE PRESIDENT, LIFE BANK personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


L. GROGAN, Notary Public

My Commission Expires: 05-15-04

SEAL



Document prepared by:
GREAT EASTERN FINANCIAL SERVICES, INC.
Attn: Post Closing Department
2296 Henderson Mill Rd. Suite 112
Atlanta, GA 30345

CERTIFIED TO BE A TRUE AND CORRECT
COPY OF THE SIGNED ORIGINAL.

STATE OF ALABAMA
COUNTY OF SHELBY

BY: Linda J. Ramsey

LIFE BANK

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, The undersigned does hereby sell, assign, transfer, set over and convey unto Life Bank, 8031 Phillips Highway Suite 6, Jacksonville, FL 32256 its heirs, successors or assigns, that certain Mortgage by Alton R. Bearden and Suzanne K. Bearden, husband and wife, dated June 5, 1998, and recorded in Mortgage Book _____, page _____ of the records of the Shelby County, State of Alabama, together with the real property therein described; and also the indebtedness having this day been transferred and assigned to the said Life Bank, 8031 Phillips Highway Suite 6, Jacksonville, FL 32256 together with all of the undersigned's right, title and interest in and to the said mortgage, the property therein described and the indebtedness thereby secured.

WITNESS the hand and seal of the undersigned's this 29th day of July, 1998.

GREAT EASTERN FINANCIAL SERVICES, INC.

WITNESS:

Ellen Hendley
Bucky M. Wool

BY: Beth Jett

BETH JETT

TITLE: SENIOR VICE PRESIDENT

STATE OF GEORGIA

COUNTY OF DEKALB

PERSONALLY appeared before me, the undersigned witness, and made oath that (s) he saw the within-named Great Eastern Financial Services Inc. by Beth Jett, sign, seal and as its act and deed, deliver the within-written Assignment for the uses and purposes therein mentioned and that (s) he with the other witness, witnessed the execution thereof.

SWORN to before me this
29th day of July, 1998.

Ellen Hendley
Witness

Bucky M. Wool
Notary Public for Georgia
My Commission Expires: 5.16.2000

CERTIFIED TRUE COPY OF ORIGINAL
ORIGINAL HAS BEEN SENT FOR RECORDING
BW INITIALS

CERTIFIED TO BE A TRUE AND CORRECT
COPY OF THE SIGNED ORIGINAL.

BY: JAC

LIFE BANK

EXHIBIT "A"

Lot 54, according to the Survey of Shelby Forest Estates, as recorded in Map Book 11, page 117, in the Probate Office of Shelby County, Alabama.

This conveyance is made subject to any and all restrictions, reservations, covenants, easements, and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments now or hereafter becoming due against said property.

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BY:

LIFE BANK