ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA
COUNTY OF SHELBY

This Transfer and Assignment is made on October 3, 2000 by and between Collateral Finance, LLC, a corporation existing under the laws of the State of Georgia, (hereinafter referred to as "Assignor") and The Provident Bank, whose address is One East Fourth Street, Cincinnati, Ohio 45202, Attn: Warehouse Lending, a corporation organized and existing under the laws of the State of Ohio (hereinafter referred to as "Assignee").

For and in consideration of the sum of ten dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Assignor hereby transfers and assigns unto Assignee its interest in and to the following:

- 1. That certain Note (the "Note") made on September 25, 2000 by JASON RAY LUCAS and ANGELA G. LUCAS husband et wife (hereinafter referred to as "Borrower") in the original principal amount of \$69,600.00
- 2. That certain Mortgage (the "Mortgage") executed on September 25, 2000 by borrower, as Grantor therein, to Collateral Finance, LLC as Grantee therein, filed and recorded in Deed Book SHELBY County records conveying the real property specifically incorporated herein by reference thereto (hereinafter referred to as the "Property") to secure the indebtedness evidenced by the Note, and

Together with the rights of Assignor under any and all loan agreements, security agreements, and all other documents executed in conjunction with the loan transaction consummated on September 25, 2000 , including the indebtedness, without recourse, evidenced by the Note and secured by the Mortgage conveying the property and all rights, privileges and powers of Assignor in, to, or under the Note and the Mortgage.

In witness whereof, Assignor has caused this Transfer and Assignment to be executed by its duly authorized officer and has caused its corporate seal to be affixed hereto on the date first above written.

Signed, sealed and delivered in the presence of:

Collateral Finance, LI

By:

George Nakos President

State of Georgia
County of Fulton

On October 3, 2000 before me, deAlva Vinton, Notary Public, personally appeared George Nakos, personally known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for purposes and consideration therein expressed as the act and deed of said Corporation and in the capacity therein stated.

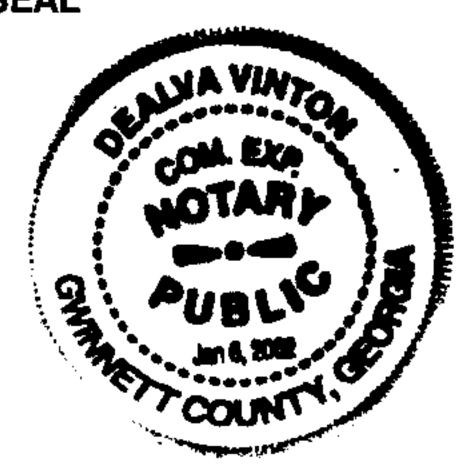
Notary Public in and for

The State of Georgia, County of Gwinnett

Printed name: deAlva Vinton

My commission expires: January 6, 2002

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Inst # 2000-40046

11/20/2000-40046

10:05 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

11.00