

THIS INSTRUMENT PREPARED BY:
CITIZENS BANK
300 BROAD STREET
ELIZABETHTON, TN 37643

Maximum principal indebtedness for TN recording tax purposes is \$0.

CORPORATE ASSIGNMENT

WHEREAS, CITIZENS BANK, A TENNESSEE CORPORATION, HEREINAFTER CALLED "ASSIGNOR", IS THE HOLDER AND OWNER OF A CERTAIN PROMISSORY NOTE DATED OCTOBER 26, 2001; EXECUTED By SUMAN SILWAL AND MARLENE A. SILWAL, HUSBAND AND WIFE (MAKER) IN THE PRINCIPAL SUM OF \$191,745.00; AND

WHEREAS, SAID MAKER EXECUTED A MORTGAGE ON SAID DATE, CONVEYING CERTAIN REAL ESTATE TO CITCO TITLE CO., INC., TRUSTEE, SECURING SAID PROMISSORY NOTE, SAID MORTGAGE BEING OF RECORD IN INSTRUMENT #2001-47373, IN THE JUDGE OF PROBATE'S OFFICE FOR SHELBY COUNTY, AT COLUMBIANA, ALABAMA, WHICH MORTGAGE IS INCORPORATED HEREIN BY REFERENCE THERETO; AND

WHEREAS, ASSIGNOR HAS SOLD AND DELIVERED UNTO WASHINGTON MUTUAL HOME LOANS, INC., FLORENCE MALL, 1945 W. PALMETTO STREET, FLORENCE, SC 29501, HEREINAFTER CALLED "ASSIGNEE" THE PROMISSORY NOTE HEREINABOVE DESCRIBED BY NEGOTIATION THEREOF BY ENDORSEMENT WITHOUT RECOURSE.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, AND AS PART OF SAID TRANSFER BY NEGOTIATION OF SAID PROMISSORY NOTE, THE UNDERSIGNED CORPORATION DOES, BY THESE PRESENTS, GRANT, TRANSFER AND ASSIGN TO THE ASSIGNEE WITHOUT RECOURSE ALL OF ITS RIGHT, TITLE AND INTEREST UNDER SAID DEED OF TRUST, AND SAID ASSIGNEE SHALL HAVE ALL THE RIGHTS, POWERS, PRIVILEGES AND SECURITY ORIGINALLY BELONGING TO THE UNDERSIGNED BY VIRTUE OF THE TERMS AND CONDITIONS OF SAID DEED OF TRUST.

EXECUTED THIS THE 1ST DAY OF FEBRUARY, 2002.

CITIZENS BANK

BY: Cindy Thompson, #VP
CINDY THOMPSON
ASSISTANT VICE PRESIDENT

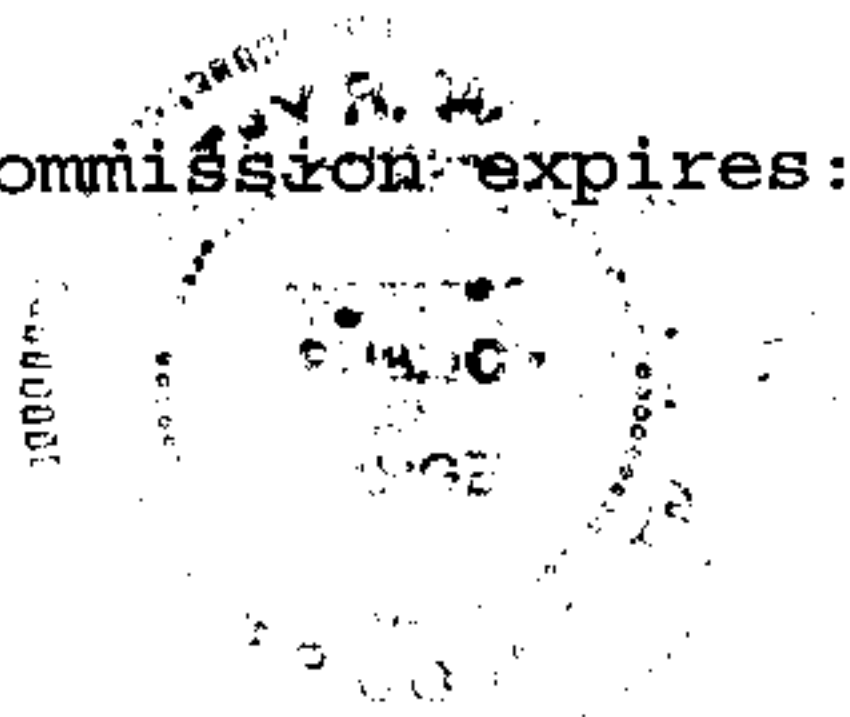
STATE OF TENNESSEE
COUNTY OF CARTER

Before me, the undersigned Notary of the State and County mentioned, personally appeared, CINDY THOMPSON, ASSISTANT VICE PRESIDENT, of CITIZENS BANK, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself/herself to be an officer authorized to execute the foregoing instrument of said corporation, the within named bargainor, and that such officer, as such officer, executed the foregoing instrument for the purposes therein contained by personally signing the name of the corporation as such officer.

Witness my hand, at office, this the 1ST day of FEBRUARY, 2002.

Patsy R. Martin
NOTARY PUBLIC

My commission expires: 09-02-2003 Inst # 2002-06592



02/07/2002-06592
01:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00