ASSIGNMENT OF MORTGAGE

(STATE OF ALABAMA)	
(SHELBYCOUNTY)	
KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for National Bank of Commerce of Birmingham, a national banking association, for value received to it in hand paid by Hibernia National Bank (the "Assignee") does hereby grant, bargain, sell and convey and assign unto the Assignee all its right, title and interest in and to a certain mortgage executed to it byDAVID A. CHILCOAT AND REBECCA L. CHILCOAT, HUSBAND AND WIFE on the25TH_ day ofFEBRUARY, 2002, and recorded in	
AS RECORDED IN MAP BOOK 27, PAGE 100, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.	
OF SHEEDI COUNTI, ALADAMA.	
IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. has caused this assignment to be signed by Steven D. Fleming, its Assistant Secretary, and attested by Traci C. Dollar, all as of the25TH_ day of FEBRUARY, 2002, although this assignment has actually been signed and attested on the date set forth in the acknowledgement below. Mortgage Electronic Registration Systems, Inc. By: Steven D. Fleming Its: Assistant Secretary Attest:	
By: McCiChollar Traci C. Dollar	Inst + 2002-10562
(STATE OF Alabama) (Jefferson county)	11:28 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 001 MEL 11.00
I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Steven D. Fleming, whose name as Assistant Secretary of Mortgage Electronic Registration Systems, Inc. signed to the foregoing assignment, and who is known to me, acknowledged before me on this day, that being informed of the contents of this assignment, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.	
Given under my hand and official seal, this the May of Tankay 2003	
1	Contain Day
This instrument prepared by:	Notary Public State of Alabama at Large Notary Public MY COMMISSION EXPIRES: Aug. 18, 2003 BONDED THRU NOTARY PUBLIC UNDERWRITERS

This instrument prepared by:

KATHERINE PAYNE NATIONAL BANK OF COMMERCE 1927 1ST AVENUE NORTH BIRMINGHAM, ALABAMA 35203