

OFB#3256260 BEING RE-RECORDED TO STATE OF ALABAMA CORPECT COUNTY

COUNTY OF XEXERSONX SHELBY

9 6 1 0 / 9 8 4 0

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, THE UNDERSIGNED DOES HEREBY SELL, ASSIGN, TRANSFER, SET OVER AND CONVEY UNTO

Norwest Bank Minnesota, National Association as Trusiee.

IT'S SUCCESSORS OR ASSIGNS, THAT CERTAIN DEED TO SECURE DEBT BY RICHARD E HOLMES AND JUDY G HOLMES, HUSBAND AND WIFE DATED 12-29-1995 AND RECORDED IN DEED BOOK _ * ____, PAGE _____, OF THE RECORDS OF * *** COUNTY, STATE OF ALABAMA, *SHELBY TOGETHER WITH REAL PROPERTY THEREIN DESCRIBED, AND ALSO THE INDEBTEDNESS HAVING THIS DAY BEEN TRANSFERRED AND ASSIGNED

Norwest Bank Minnesota, National Association as Trustee.

| TOGETHER WITH ALL OF THE UNDERSIGNED'S RIGHT INTEREST IN AND TO THE SAID DEED, THE PROPERTY DESCRIBED AND THE INDEBTEDNESS THEREBY SECUPROPERTY ADDRESS: 708 HEATHER WOOD DREY BERMENGHAM, ALABE WITNESS THE HAND AND SEAL OF THE UNDERSIGNED | THEREIN |
|---|------------------------|
| WITNESS THE HAND AND SEAL OF THE UNDERSIGNED DAY OF JANUARY 1996 | AMA 353444 THIS 4TH |
| SOUTHERN ATLANTIC FINANCIAL SERVICES, INC. | *Recorded: 1/24/96 |
| BY: Maly Sto GRADY BROWN | Document#: 1996-02459 |
| VICE PRESIDENT, OPERATIONS | |

SIGNED, SEALED, AND DELIVERED IN THE PRESENCE OF:

UNOFFICIAL WITNESS

NOTARY PUBLIC

UNTO THE SAID

Notary Public, Gwinnett County, Georgia

My Commission Expires September 11, 1999

State of Alabama - Jefferson County
I certify this instrument filed on:
1996 SEP 12 A.M. 10:07

Recorded and \$

Mtg. Tax

and \$

Deed Tax and Fee Amt. 4.50

GEORGE R. REYNOLDS, Judge of Probate



9610/9840

RETURN TO:
LSI FINANCIAL GROUP
ATTN: TERRI FREPPON
415 N. MCKINNLEY STE 1250
LITTLE ROCK, AR 72205

LOAN NUMBER: 3256260

EXHIBIT

Inst + 1996-02459

4280

MORTGAM MINISTRAL

THIS MORTGAGE ("Security Instrument") is given on December 29, 1995. The grantor is Richard E. Holmes and Judy G. Holmes, HUSBAND & WIFE ("Borrower"). This Security Instrument is given to Southern Atlantic Financial Services, Inc., which is organized and existing under the taws of the State of Georgia, and whose address is 2100 Parktake Drive, NE, Ste B, Atlanta, GA 30345 ("Lender"). Borrower owes Lender the principal sum of Two Hundred Ninety-Two Thousand and 00/100 Dotars (U.S.\$ 292,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1st, 2011. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewels, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in Jefferson Country, Alabama.

Lot 4, according to the survey of Heatherwood, 1st Sector, as recorded in Map Book 8, Pages 27 A & B, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.