

This Instrument is prepared by:
Stephen M. Machen
Attorney at Law
P.O. Box 660
Sylacauga, AL 35150

ASSIGNMENT OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS THAT,

WHEREAS, Kristi Kelley, executed, acknowledged, and delivered to First National America's Bank ("Assignor") a certain Mortgage, dated May 28, 1998, which was recorded in the Office of Judge of Probate in and for Shelby County, Alabama, in Instrument Number 1998-21444 ("Mortgage");

WHEREAS, the Mortgage is secured by a promissory note dated May 28, 1998, in the original principal amount of \$80,750.00, executed by Kristi Kelley of Shelby County, Alabama, payable to the order of First National America's Bank. ("Promissory Note");

WHEREAS, the Assignor is the present legal and equitable owner and holder of the Promissory Note and the Mortgage;

NOW, THEREFORE, in consideration of the sum of \$80,750.00 paid to the Assignor by First Federal Bank ("Assignee"), the receipt of which is acknowledged by execution of the Assignment, the Assignor grants, bargains, sells, assigns, transfers, and sets over to the Assignee, and to the Assignee's heirs, successors, and assigns, all of Assignor's right, title, and interest in, to, and under the Mortgage and the note, bond, or obligation referred to in the Mortgage. This Assignment includes the benefit of any and all warrants of attorney contained in the Mortgage or the note, bond, or obligation referred to in the Mortgage.

IN WITNESS WHEREOF, this Assignment has been duly executed on
9th day of August, 2002.

First National America's Bank
n/k/a Frontier National Bank

BY: James M. Yates
JAMES M. YATES
Its: Executive Vice-President

STATE OF ALABAMA §
TALLADEGA COUNTY §

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that JAMES M. YATES, whose name as EXECUTIVE VICE-PRESIDENT, for FIRST NATIONAL AMERICA'S BANK n/k/a FRONTIER NATIONAL BANK, a banking corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, 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 9th day of August,
2002.

Shawn W. Master
NOTARY PUBLIC
My Commission Expires: 3/14/05