

Prepared By: P Benoit
IBERIABANK
P O Box 12440
New Iberia, LA 70562-2440
Attn: Paula Benoit, Loan Ops

ASSIGNMENT OF NOTE, MORTGAGE AND LOAN DOCUMENTS

Loan Number 63994

THIS ASSIGNMENT (this "Assignment") is made effective this 21st day of August 2009, by and between the **FEDERAL DEPOSIT INSURANCE CORPORATION, RECEIVER OF CAPITALSOUTH BANK, BIRMINGHAM, ALABAMA**, organized under the laws of the United States of America ("Assignor"), having an address of 1601 Bryan Street, Suite 1700, Dallas, Texas 75201, Attention: Settlement Manager, and **IBERIABANK** ("Assignee") with an address of 200 West Congress Street, Lafayette, Louisiana 70501, Attention: Elise Latimer.

WHEREAS, on August 21, 2009, in accordance with Alabama law and the Federal Deposit Insurance Act, 12 U.S.C §1821 *et. seq.* (the "FDIC Act"), the State of Alabama State Banking Department closed the operations of CapitalSouth Bank ("CapitalSouth") and appointed the Assignor as the receiver of CapitalSouth.

WHEREAS, in accordance with the Act, the Assignor is empowered to liquidate the assets of CapitalSouth in order to wind down the affairs of CapitalSouth.

WHEREAS, on or about August 21, 2009, in accordance with that certain Purchase and Assumption Agreement (Whole Bank, All Deposits) dated August 21, 2009 (the "Purchase Agreement"), by and among the Assignor, Assignee and the Federal Deposit Insurance Corporation ("FDIC"), the Assignor sold certain assets of CapitalSouth to Assignee, including, but not limited to, the following loan documents and other rights:

A. That certain Promissory Note, dated April 19, 2005, executed by SEGUROS UNIVERSAL, INC., a Georgia Corporation (the "Borrower"), in the original principal amount of Two Hundred Forty Two Thousand Two Hundred Fifty and 00/100 Dollars, (\$242,250.00), as modified by a Debt Modification Agreement dated September 19, 2007 in the principal amount of \$229,777.31, in favor of CapitalSouth, (hereinafter referred to as the "Note");

B. That certain Mortgage, dated April 19, 2005 granted by the Borrower to CapitalSouth, recorded as Document No. 20050510000222070, along with that certain Assignment of Leases and Rents dated April 19, 2005, recorded as Document No. 2005051000022080, public records of Probate Office of Shelby County, Alabama, with respect

to the real property as more fully described on Exhibit "A" attached hereto (hereinafter collectively referred to as the "Mortgage"), which Mortgage secures the repayment of the Note;

C. That certain Commercial Loan Agreement, dated April 19, 2005, between Bank of Alabama a/k/a CapitalSouth and Borrower, (hereinafter referred to as the "Loan Agreement");

D. That certain Guaranty from Victor H. Soto, dated April 19, 2005 (hereinafter referred to as the "Guaranty");

E. That certain Guaranty from Derrick L. James, dated April 19, 2005 (hereinafter referred to as the "Guaranty");

F. N/A That certain UCC-1 Financing Statement from Borrower, as Debtor, filed in the Secretary of State of ___, on ___, as File No. ___, (hereinafter collectively referred to as the "Financing Statements");

G. That certain Loan Policy of Title Insurance issued by Stewart Title Guaranty Company, Loan Policy No. M-9994-4925700, in the amount of \$242,250.00 (hereinafter referred to as the "Title Policy");

H. That certain Errors and Omissions Agreement dated April 19, 2005, between Borrower and Bank of Alabama a/k/a CapitalSouth (hereinafter referred to as the "Errors and Omissions Agreement");

I. Any and all claims, actions, causes of action, choses of action, judgments, demands, rights, damages and liens, together with the right to seek reimbursement of attorney's fees, costs or other expenses of any nature whatsoever, whether known or unknown, arising from, relating to or based upon that certain loan evidenced by the Note and Mortgage above, and/or which are the subject matter of the action filed in the _____ Court, _____ County, case-styled _____, Case Number _____ (the "Claims").

The documents identified in paragraphs A through I above are hereinafter collectively referred to as the "Collateral Documents."

NOW, THEREFORE, for valuable consideration granted by Assignee to Assignor, receipt of which is hereby acknowledged, Assignor hereby agrees as follows:

1. Assignment of Note, Mortgage and Collateral Documents. Assignor hereby unconditionally grants, transfers, and assigns to Assignee all of Assignor's right, title and interest in the Note, Mortgage and Collateral Documents, including all of Assignor's right to receive payments of principal and interest under the Note. Concurrently herewith, Assignor has endorsed to Assignee, without recourse, the Note.

2. All Other Loan Documents. Assignor hereby unconditionally grants, transfers, and assigns to Assignee all Assignor's right, title and interest in all other documents or agreements entered into by CapitalSouth (or its predecessor) in connection with or related to the loan evidenced by the Note, Mortgage and Collateral Documents (hereinafter referred to collectively as the "Loan"). In this Assignment, the Note, the Mortgage, the Collateral

Documents, and all other documents evidencing or securing the Loan are referred to collectively as the "Loan Documents."

3. Assignment of Claims. Assignor hereby unconditionally grants, transfers, and assigns to Assignee all of Assignor's right, title and interest in and to the Claims.

4. Representations and Warranties. In accordance with the Act, Assignor has full power to sell and assign the Loan Documents to the Assignee. Assignor has made no prior assignment or pledge of the Loan Documents. This Assignment is made without recourse, representation or warranty, express or implied, by the FDIC in its corporate capacity or as Receiver.

5. Successors and Assigns. This Assignment shall inure to the benefit of the successors and assigns of Assignor and Assignee, and be binding upon the successors and assigns of Assignor and Assignee.

(the remainder of this page intentionally left blank)

IN WITNESS WHEREOF, Assignor has executed this Assignment to Assignee as of April 8, 2010.

**FEDERAL DEPOSIT INSURANCE
CORPORATION, RECEIVER OF
CAPITALSOUTH BANK, BIRMINGHAM,
ALABAMA**, organized under the laws of the
United States of America

By: [Signature]
NAME: MICHAEL MOERS

Title: Attorney-in-Fact

STATE OF ALABAMA

COUNTY OF JEFFERSON

On the 8th day of April, 2010, before me, the undersigned, personally appeared MICHAEL MOERS, the Attorney-in-Fact of the **FEDERAL DEPOSIT INSURANCE CORPORATION**, in its capacity as the **RECEIVER OF CAPITALSOUTH BANK, BIRMINGHAM, ALABAMA**, on behalf of the corporation, who is *(check one)* ☒ is personally known to me or _____ has provided me with *(insert type of identification)* _____ as satisfactory evidence that he/she is the person who executed this instrument..

[Signature]
Notary Public, Acting in the State and County
Aforesaid

(Print Name) Patti D. Kilgore

My Commission Expires: *(See Notary Seal)* May 25, 2011
My Commission Number is: *(See Notary Seal)*

EXHIBIT "A"

Legal Description



20100419000118750 5/8 \$33.00
Shelby Cnty Judge of Probate, AL
04/19/2010 12:35:30 PM FILED/CERT

A Parcel of land located in the SW 1/4 of the SW 1/4 of Section 24, Township 20 South, Range 3 West, Shelby County, Alabama, more particularly described as follows:

Commence at the SW corner of said Section 24, thence East along the South line of said Section 24 a distance of 973.96 feet to the Easterly right of way of U.S. Highway #31; thence left 106 degrees, 40 minutes, 38 seconds in a Northerly direction along said right of way a distance of 450.54 feet to the POINT OF BEGINNING; thence continue Northerly along last course a distance of 79.84 feet; thence right 106 degrees, 51 minutes, 04 seconds in an Easterly direction leaving right of way a distance of 110.68 feet; thence right 74 degrees, 21 minutes, 10 seconds in a Southerly direction a distance of 80.15 feet to the Northerly right of way of Oliver Street; thence right 106 degrees, 03 minutes, 01 seconds in a Westerly direction along said right of way a distance of 109.16 feet to the POINT OF BEGINNING.

Seguros #63994

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a corporation organized and existing under an Act of Congress, hereafter called the "FDIC", hereby designates the individual(s) of IBERIABANK, set out below (the "Attorney(s)-in-Fact") for the sole purpose of executing the documents outlined below:

Anthony Restel
Mike Brown
Greg Strader
Vincent Orgeron
Fred Malzahn
Michael Moers
William Stockton
Steven Kelley

WHEREAS, the undersigned has full authority to execute this instrument on behalf of the FDIC under applicable Resolutions of the FDIC's Board of Directors and redelegations thereof.

NOW THEREFORE, the FDIC grants to the above-named Attorney(s)-in-Fact the authority, subject to the limitations herein, as follows:

1. To execute, acknowledge, seal and deliver on behalf of the FDIC as Receiver of CapitalSouth Bank, all instruments of transfer and conveyance, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to evidence the sale and transfer of any asset of CapitalSouth Bank, including all loans held by CapitalSouth Bank to IBERIABANK pursuant to that certain Purchase and Assumption Agreement, dated as of August 21, 2009 between FDIC as CapitalSouth Bank and IBERIABANK.

The form which the Attorney(s)-in-Fact shall use for endorsing promissory notes or preparing allonges to promissory notes is as follows:

Pay to the order of

Without Recourse

FEDERAL DEPOSIT INSURANCE CORPORATION as
Receiver for CapitalSouth Bank, Birmingham, Alabama

By: _____

Name: _____

Title: Attorney-in-Fact

All other documents of assignment, conveyance or transfer shall contain this sentence: "This assignment is made without recourse, representation or warranty, express or implied, by the FDIC in its corporate capacity or as Receiver."

2. FDIC further grants to each Attorney-in-Fact full power and authority to do and perform all acts necessary to carry into effect the powers granted by this Limited Power of Attorney as fully as FDIC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for.

This Limited Power of Attorney shall be effective from August 21, 2009 and shall continue in full force and effect through August 21, 2010, unless otherwise terminated by an official of the FDIC authorized to do so by the Board of Directors ("Revocation"). At such time this Limited Power of Attorney will be automatically revoked. Any third party may rely upon this document as the named individual(s)' authority to continue to exercise the powers herein granted unless a Revocation has been recorded in the public records of the jurisdiction where this Limited Power of Attorney has been recorded, or unless a third party has received actual notice of a Revocation.

IN WITNESS WHEREOF, the FDIC, by its duly authorized officer empowered by appropriate resolution of its Board of Directors, has caused these presents to be subscribed in its name this 26 day of August, 2009.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: Janice S. Hearn
Name: Janice S. Hearn
Title: Manager of Customer Service
Dallas Regional Office

Signed in the presence of:

Lori Thompson
Witness
Name: Lori Thompson

Rose Trivino
Witness
Name: Rose Trivino

Limited Power of Attorney
IBERIABANK

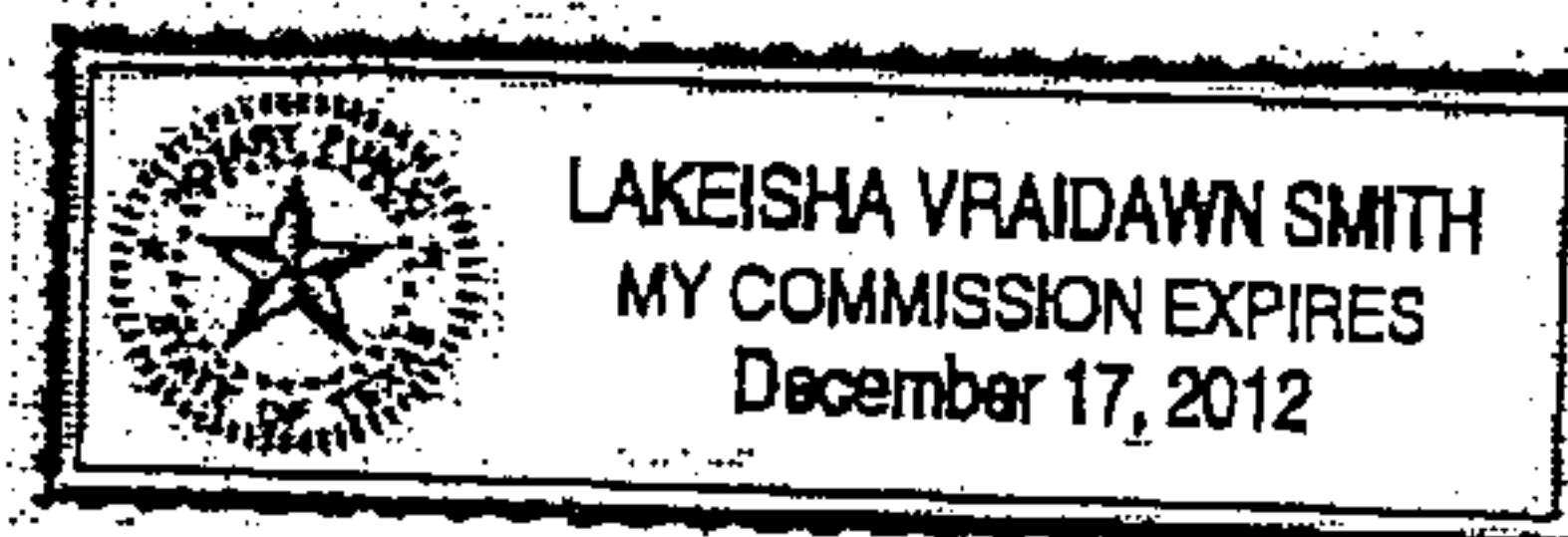
Prepared by Darlene Waller, Federal Deposit Insurance Corporation, Dallas Regional Office, Legal Division

STATE OF TEXAS
COUNTY OF DALLAS

20100419000118750 8/8 \$33.00
Shelby Cnty Judge of Probate, AL
04/19/2010 12:35:30 PM FILED/CERT

On this 24 day of August, 2009, before me, a Notary Public in and for the State of Texas appeared Janice S. Hearn, to me personally known, who, being by me first duly sworn did depose that she is Manager of Customer Service, Dallas Regional Office of the Federal Deposit Insurance Corporation (the "Corporation"), in whose name the foregoing Limited Power of Attorney was executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said Janice S. Hearn, acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.

Lakeisha Vraidawn Smith
Notary Public
My Commission expires: 12/17/2012



STATE OF TEXAS
COUNTY OF DALLAS

On this 24 day of August, 2009, before me, a Notary Public in and for the State of Texas appeared LOKI Thompson (witness #1) and Rosa Trevino (witness #2), to me personally known to be the persons whose names are subscribed as witness to the foregoing instrument of writing, and after being duly sworn by me stated on oath that they saw Janice S. Hearn, Manager of Customer Service, Dallas Regional Office of the Federal Deposit Insurance Corporation, the person who executed the foregoing instrument, subscribe the same, and that they had signed the same as a witness at the request of the person who executed the same.

Lakeisha Vraidawn Smith
Notary Public
My Commission expires: 12/17/2012



Limited Power of Attorney
IBERIABANK

Prepared by Darlene Waller, Federal Deposit Insurance Corporation, Dallas Regional Office, Legal Division

Page 3 of 3
August 24, 2009