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PREPARED BY, RECORD & RETURN TO:  Preparer: Paula L. Benoit
iBERIABANK
P. O. BOX 12440
NEW IBERIA, LA 70562-2440
Loan No. 63728

## ASSIGNMENT OF NOTE, MORTGAGE AND LOAN DOCUMENTS

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: Elizabeth P. Trotter.

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 December 15, 2004, executed by EDWIN B. LUMPKIN, JR., (the "Borrower"), in favor of Bank of Alabama a/k/a CapitalSouth Bank, in the original principal amount of Seven Hundred Fifty Thousand and 00/100 Dollars, (\$750,000.00), as modified by a Renewal Promissory Note dated January 10, 2006, as further modified by a Debt Modification Agreement dated December 10, 2005, as further modified by a Renewal Promissory Note dated May 11, 2006, , as further modified by a Renewal Promissory Note dated May 10, 2007, in the principal amount of \$749,828.12, , as further modified by a Debt Modification Agreement dated May 10, 2008, as further modified by a Renewal Promissory Note dated November 10, 2008, in the principal amount of \$347,537.22, in favor of CapitalSouth Bank, (hereinafter referred to as the "Note"); and

- B. That certain Future Advance Mortgage dated December 15, 2004, granted by Borrower, to CapitalSouth, and recorded in Instrument No. 20041228000701510, along with that certain Assignment of Leases and Rents recorded in Instrument No. 20041228000701520, public records of Probate Office of Shelby County, Alabama, with respect to the real property located at 80 Metro Drive, Calera, Alabama, and as further described therein (hereinafter collectively referred to as the "Mortgage"), which Mortgage secures the repayment of the Note; and
- C. That certain Construction Loan Agreement dated January 10, 2006, as modified by a Commercial Loan Agreement dated May 11, 2006, May 10, 2007, November 10, 2008, by and between Borrower and CapitalSouth, (hereinafter referred to as the "Loan Agreement"); and
- D. That certain Loan Policy of Title Insurance issued by First American Title Insurance Company, Loan Policy #FA-31-809532, in the amount of \$750,000.00, as endorsed or modified from time to time (hereinafter referred to as the "Title Policy"); and

E.	N/A Any and all claim	is, actions, causes of a	action, choses of	action, judgments,
demands, rights	, damages and liens, to	ogether with the right t	to seek reimburs	ement of attorney's
fees, costs or c	ther expenses of any	nature whatsoever, w	hether known o	r unknown, arising
from, relating t	o or based upon that	certain loan evidenced	l by the Note an	nd Mortgage above,
and/or which a	re the subject matter	of the action filed in	the	Court,
County, case-sty	yled	, Case Number	<del></del>	(the "Claims"); and

The documents identified in paragraphs C through E 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. <u>Assignment of Note, Mortgage and Collateral Documents.</u> 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. <u>All Other Loan Documents</u>. 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. <u>Assignment of Claims.</u> 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

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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. <u>Successors and Assigns</u>. 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.

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IN WITNESS WHEREOF, Assignor has executed this Assignment to Assignee as of July 23, 2010.

FEDERAL DEPOSIT INSURANCE CORPORATION, RECEIVER OF CAPITALSOUTH BANK, BIRMINGHAM,

ALABAMA, organized under the laws of the

United States of America

Name: WILLIAM STOCKTON

Title: Attorney-in-Fact

## STATE OF ALABAMA

#### COUNTY OF JEFFERSON

me, the undersigned, personally appeared WILLIAM
of the FEDERAL DEPOSIT INSURANCE
the RECEIVER OF CAPITALSOUTH BANK,
nalf of the corporation, who is (check one) is
has provided me with (insert type of identification)
as satisfactors evidence that he/she is the person who
Harrie Delegen
Notary Public, Acting in the State and County
Aforesaid + OHi D. Kilyore
My Commission Expires: (See Molary Seal)
My Commission Expires. (See Words Seal Woll)

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#### 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:

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:

Limited Power of Attorney IBERIABANK

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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.

By: \_\_\_\_\_\_ Arice & Hearn

By: \_\_\_\_\_ Janice S. Hearn

Manager of Customer Service

Dallas Regional Office

Signed in the presence of:

Mitness
Name: LORI Thompson

Witness
Witness
Name: Rose Thermo

Title:

Limited Power of Attorney IBERIABANK

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

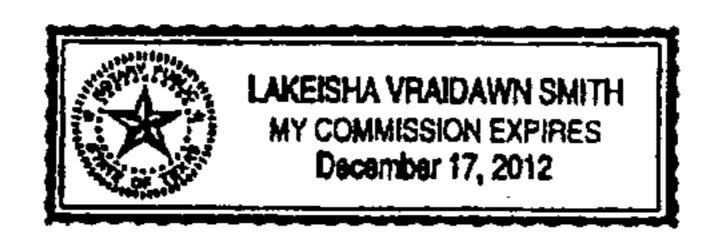
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## STATE OF TEXAS COUNTY OF DALLAS

On this 24 day of August, 2009, before me, a Notary Public in and for the State of Texas appeared 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.

Notary Public
My Commission expires: 18/17/2012



# STATE OF TEXAS COUNTY OF DALLAS

On this day of August, 2009, before me, a Notary Public in and for the State of Texas appeared 1001 Thompson (witness #1) and 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.

Notary Public
My Commission expires: 2/17/2012



Limited Power of Attorney
IBERIABANK

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