ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned First Federal Bank, A Federal Savings Bank, a corporation organized and existing under the laws of the State of Alabama, does hereby grant, bargain, sell, convey, assign and deliver unto COUNTRYWIDE HOME LOANS, INC., 155 N. LAKE AVENUE, PASADENA, CA 91101, its successors and assigns, that mortgage executed by Stephen N. Herndon, a married man, in the sum of \$102,350.00 dated the 21st day of June, 1996 and filed for record in the office of the Judge of Probate of Shelby County in Book 1996 Page 20538, together, with the debt thereby secured, in the note therein described and all interest of the undersigned in and to the lands and the property by said mortgagee.

TO HAVE AND TO HOLD unto the said COUNTRYWIDE HOME LOANS, INC., its successors and assigns forever.

IN WITNESS WHEREOF, the said FIRST FEDERAL BANK, a Federal Savings Bank, has caused this instrument to be executed in its name by Charles G. Wolbach, its President, and its corporate seal to be hereto affixed and attested by Sandra H. Stephens, its Chief Operations Officer, both of whom are thereto duly authorized, this the 16th day of July, 1997.

ATTEST:

FIRST FEDERAL BANK, A FEDERAL SAVINGS BANK

Chief Operations Officer

Charles G. Wolbach

President

STATE OF ALABAMA TUSCALOOSA COUNTY

I, the undersigned, a Notary Public in and for said State, hereby certify that Charles G. Wolbach and Sandra H. Stephens, whose names as President and Chief Operations Officer, respectively, of FIRST FEDERAL BANK, A Federal Savings Bank, a corporation, are signed to the foregoing conveyance, and who are known to me, acknowledge before me on this day that, being informed of the contents of the conveyance, they, as such officers and with full authority, executed the same voluntarily for as the act of said corporation.

Given under my hand and official seal, this the 16th day of July, 1997.

NOTARY PUBLIC

My commission expires: 7/17/2001

THIS INSTRUMENT WAS PREPARED BY: Jill D. Ander FIRST FEDERAL BANK, a Federal Savings Bank P. O. Box 1910 Tuscaloosa, AL 35403 (205)391-6730