

This form was prepared by: Stacy Woods, First Federal Bank, 2315 9th Street, Tuscaloosa, AL 35401; 205-391-6700.

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned First Federal 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., its successors and assigns, that mortgage dated the 1st day of December, 1999, made and executed by Gerald Hays and wife, Christi T. Hays, to and in favor of First Federal Bank, upon the following described property situated in Shelby County, State of Alabama.

Lot 2, according to the Survey of Silverleaf, Phase I, as recorded in Map Book 24, Page 16, in the Probate Office of Shelby County, Alabama.

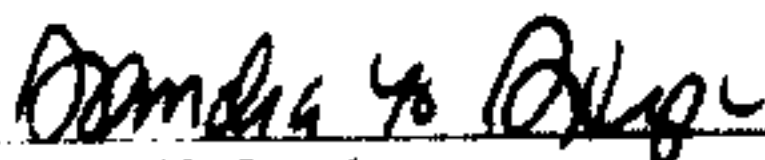
Such mortgage having been given to secure payment of \$167,120.00, which Mortgage is of record in Book, Volume, or Liber No. 1999, at page 48785 of the Probate Records of Shelby County, State of Alabama, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

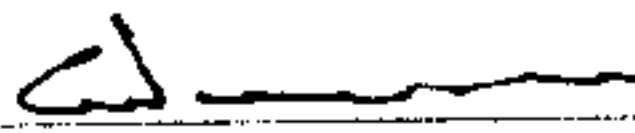
TO HAVE AND TO HOLD unto the said COUNTRYWIDE HOME LOANS, INC., its successors and assigns forever.

IN WITNESS WHEREOF, the said FIRST FEDERAL BANK, 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 13th day of December, 1999.

ATTEST:

FIRST FEDERAL BANK

By 
Sandra H. Stephens
Chief Operations Officer

By 
Charles G. Wolbach
President

Inst # 1999-52360

Seal:

STATE OF ALABAMA
TUSCALOOSA COUNTY

12/29/1999-52360
01:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50

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 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 13th day of December, 1999.


NOTARY PUBLIC

My commission expires:
MY COMMISSION EXPIRES 8-19 2000