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STATE OF ALABAMA,)
 : ss:
 SHELBY COUNTY.)

For value received, the undersigned Jeffrey M. Lowery does hereby grant, bargain, sell, convey, assign and deliver unto AmSouth Bank N.A., Birmingham, Alabama as Trustee (hereinafter called Trustee) under a certain Trust Indenture, dated as of August 1, 1983, with Alabama Housing Finance Authority, that certain mortgage executed by Jeffrey M. Lowery, a single man to the undersigned, which mortgage is recorded in the office of the Judge of Probate of Shelby County, Alabama in 438, page 511, together with the debt thereby secured and the note therein described and all right, title and interest of the undersigned in and to the land and property conveyed by said mortgage.

To have and to hold unto the Trustee, its successors and assigns forever.

In witness whereof, the undersigned has caused this instrument to be executed in its name by its duly authorized officer, on this 11th day of November, 1983.

ATTEST:

Guaranty Federal Savings and Loan Assn.

By:

Its Vice President

By:

Its President

STATE OF ALABAMA)
 : ss:
 JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Billy C. Austin, whose name as President of Guaranty Federal Savings and Loan a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, (s)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 11th day of November, 1983.

Ann B. Smith
 Notary Public

(Seal)

My Commission expires:

9/30/86

Rec. 150
 100
 250

1983 DEC -6 AM 8:40

This instrument was prepared by
 CONCETTA HALL
 P.O. Box 128
 Birmingham, Alabama 35201

Thomas A. Smith, Jr.
 JUDGE OF PROBATE

Guaranty Federal
Savings & Loan Association

Offices throughout Alabama