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TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned CITY FEDERAL SAVINGS AND LOAN ASSOCIATION a corporation, does hereby grant, bargain, sell, convey, assign and deliver unto SouthTrust Mortgage Corporation, its successors and assigns, a certain mortgage hereinafter more particularly described, and filed as indicated below, together with the note therein described, and all its interest in and to the land and property conveyed by said mortgage, viz:

MORTGAGE	BOOK	PAGE	COUNTY	STATE
Ray, Jerry W. and wife Susan A.	054	621	Shelby	Alabama

TO HAVE AND TO HOLD unto the said SouthTrust Mortgage, its successors and assigns forever.

IN WITNESS WHEREOF, the said CITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation, as owner of said mortgage has caused these present to be executed this the 7th day of January 1986.

CITY FEDERAL SAVINGS AND LOAN ASSOCIATION

BY: Shirley B. Woods

Its Vice President

ATTESTED:

BY: Melva E. Scroggins

Asst. V. P./Asst. Sec.

State of ALABAMACounty of JEFFERSON

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that Shirley B. Woods and Melva E. Scroggins, whose names as Vice President and Asst. V. P./Asst. Sec., respectively, of CITY FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation, are signed to the foregoing conveyance, they as such officers and with full authority executed same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 7th day of January 1986.

Dorothy Ann Thraet
Notary Public My Commission expires: 8/16/89

This document was prepared by
Tina Crocker as an employee of
City Federal Savings and Loan Association
2030 Second Avenue North
Birmingham, Alabama 35203
(205) 320-6000

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1986 JAN 10 PM 12:55

Thomas A. Scroggins, Jr.
JUDGE OF PROBATE

RECORDING FEES

Recording Fee \$ 2.50Index Fee 1.00TOTAL \$ 3.50