

STATE OF ALABAMA

Shelby COUNTY

FOR VALUE RECEIVED, the undersigned First Guaranty Bank of Savings, does hereby grant, bargain, sell, convey, assign and deliver unto the Southern Federal Bank For Savings, its successors and assigns, that certain mortgage executed by Jay Allen Smith and wife, Cindy H. Smith to First Guaranty Mortgage Corporation in the principal sum of \$ 51,250.00, dated the 15th day of December, 19 86, in the Office of the Judge of Probate of Shelby County, in Real Property Book 105, on Page 753, together with the debt thereby secured, the note therein described and the interest of the undersigned in and to the lands and property conveyed by said mortgage.

TO HAVE AND TO HOLD unto the said Southern Federal Bank For Savings, its successors and assigns, FOREVER.

IN WITNESS WHEREOF, the said First Guaranty Bank for Savings, has caused this instrument to be executed in its corporate name and behalf by Rodney E. Carney, as its Vice President, and attested and its seal to be hereto affixed by Lawrence Jeppson, both duly authorized, on the 9th day of January, 19 87.

ATTEST:

Lawrence Jeppson
Lawrence Jeppson, Vice President

FIRST GUARANTY BANK for Savings

Rodney E. Carney
Rodney E. Carney, Vice President

STATE OF MISSISSIPPI
COUNTY OF FORREST

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

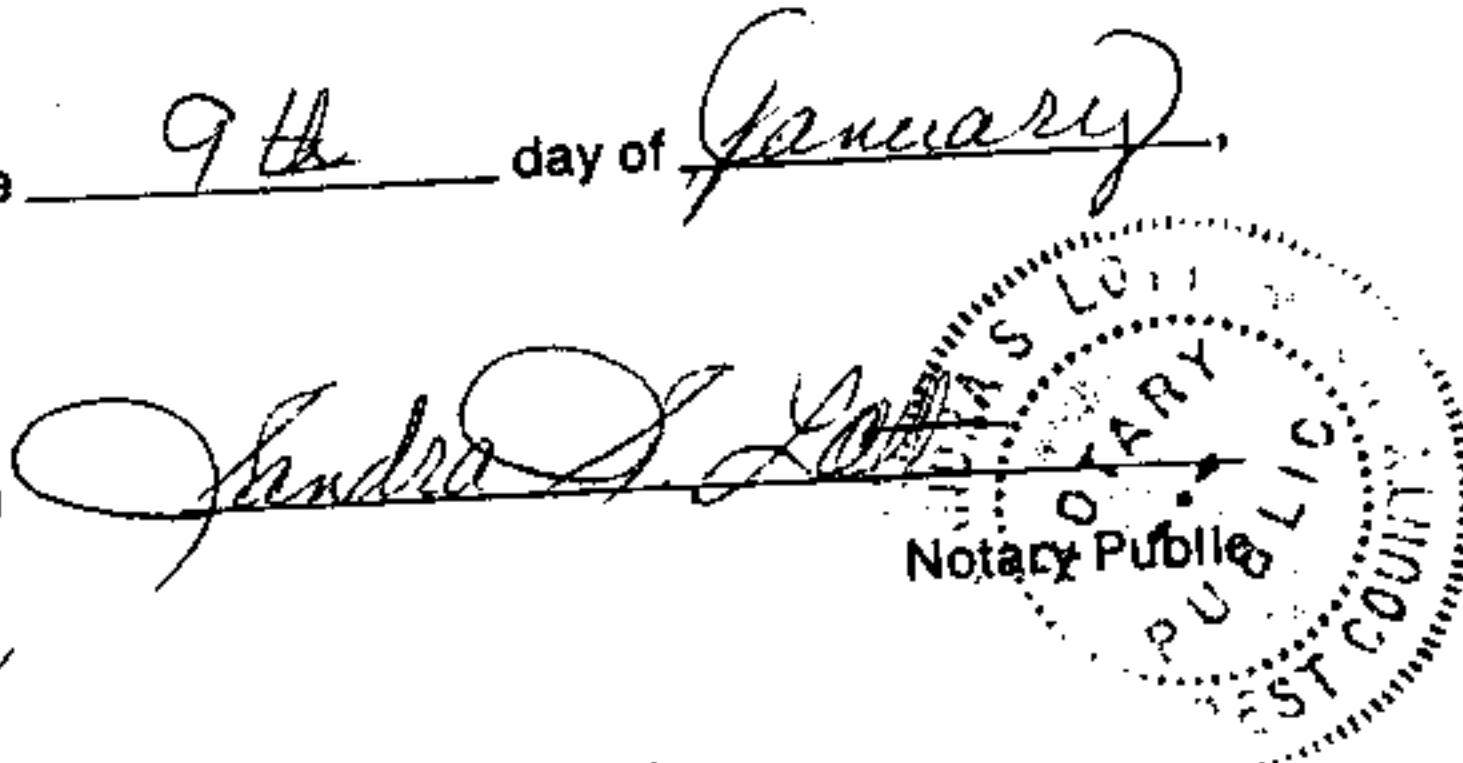
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Thomas H. Scarborough, Jr.
JUDGE OF PROBATE

I, THE UNDERSIGNED AUTHORITY, in and for said County, in said State, hereby certify that Rodney E. Carney and Lawrence Jeppson, whose names as Vice President and Vice President, respectively, of First Guaranty Bank for Savings, are signed to the foregoing instrument and who are known to me, acknowledged before me on this day, that being informed of the contents of this instrument, they, as such officers with full authority, executed the same voluntarily for and as the act of such corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 9th day of January, 19 87.

My Commission Expires: My Commission Expires April 25, 1990



This instrument was prepared by: Rodney E. Carney, First Guaranty Bank for Savings
300 Hardy Street, Hattiesburg, MS. 39401

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