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TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned ALTUS BANK, a Federal Savings Bank, formerly, First Southern Federal Savings and Loan Association, a corporation, does hereby grant, bargain, sell, convey, assign and deliver unto FIRST GUARANTY BANK FOR SAVINGS, 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:

<u>MORTGAGE</u>	<u>BOOK</u>	<u>PAGE</u>	<u>COUNTY</u>	<u>STATE</u>	<u>LOAN NUMBER</u>
James F. Ricco Phyllis B. Ricco	100	984	Shelby	AL	02-54-79920

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said FIRST GUARANTY BANK FOR SAVINGS, its successors and assigns forever.

IN WITNESS WHEREOF, the said ALTUS BANK, a Federal Savings Bank, has caused this instrument to be executed in its corporate name and behalf by Beverly Davis, as its Vice President, duly authorized, on this the 1st day of October 19 87.

ATTEST:

ALTUS BANK,
A Federal Savings Bank

BY: Frances Vanlandingham
Its: ASSISTANT SECRETARY

BY: Beverly Davis
Its: VICE PRESIDENT

STATE OF ALABAMA
HOUSTON COUNTY

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I, the undersigned authority, in and for said County, in said State, hereby certify that Beverly Davis and Frances Vanlandingham, whose names as Vice President and Assistant Secretary, respectively, of Altus Bank, a Federal Savings Bank, 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 same voluntarily for and as the act of such corporation.

GIVEN under my hand and official seal this the 1st day of October 19 87.

Melinda C. McKnight
Notary Public (Seal)

NOTARY COMMISSION EXPIRES JUNE 4, 1991

This instrument was prepared by:
Beverly Davis
Altus Bank, a Federal Savings Bank
Post Office Box 7006
Dothan, Alabama 36302

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

1987 DEC 21 AM 10:58

Thomas A. Shouder, Jr.