TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned FIRST GUARANTY BANK FOR SAVINGS does hereby grant, bargain, sell, convey, assign and deliver unto THE FEDERAL SAVINGS BANK, 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	LOAN NUMBER
Morrow, Patrick B. & Margaret M.	90	632	Shelby	A1.	105653-0

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said THE FEDERAL SAVINGS BANK, its successors and assigns forever.

IN WITNESS WHEREOF, the said FIRST GUARANTY BANK FOR SAVINGS, has caused its name to be signed hereto, attested and its corporate seal affixed by its duly authorized officers on this the _____ tay of ______, 1987.

ATTEST:

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FIRST GUARANTY BANK FOR SAVINGS

JERRY TODD Asst. Vice President

I CERTIFY THIS LAWRENCE JEPYSON INSTRUMENT WAS FILLER President

88 JAN 22 AH 8: 37

STATE OF MISSISSIPPI COUNTY OF FORREST

JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said State, hereby certify that Lawrence Jeppson and Jerry Todd whose names as Vice President and Assistant 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 same voluntarily for and as the act of such corporation.

GIVEN under my hand and official seal this the __lst ___ day of December ____

NOTARY PUBLIC . Forte

MY COMMISSION EXPIRES

My Commission Expires: SEPT. 24, 1991

This instrument was prepared by: Linda Hogue First Guaranty Bank of Savings