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TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned FIRST GUARANTY MORTGAGE CORPORATION 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
Richard L Ward Jr Robin B Ward	151	497	Shelby	AL	107960-7

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 MORTGAGE CORPORATION, has caused its name to be signed hereto, attested and its corporate seal affixed by its duly authorized officers on this the 1st day of June, 1988.

ATTEST

FIRST GUARANTY MORTGAGE CORPORATION

JERRY TODD
Assistant Vice President

STATE OF ALA. SHELBY
I CERTIFY LAWRENCE JEPSON
INSTRUMENT WAS FILED
Vice President

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STATE OF MISSISSIPPI
COUNTY OF FORREST

Thomas A. Shoups, Jr.
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 Mortgage Corp., 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 June, 1988.

Sumner S. Fort
NOTARY PUBLIC

This instrument is prepared by:
LAWRENCE JEPSON
First Guaranty Mortgage Corporation
525 Corinne Street/P.O. Box 471
Hattiesburg, MS 39403-0471

MY COMMISSION EXPIRES
SEPT. 24, 1991

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