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TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, THE UNDERSIGNED FIRST GUARANTY BANK FOR SAVINGS, DOES HEREBY GRANT, BARGAIN, SELL, CONVEY, ASSIGN AND DELIVER UNTO REAL ESTATE FINANCING, INC, 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
WILLIAM Joseph Ward OVIDA H WARD	117	696	Shelby	AL	002380-4

THIS TRANSFER AND ASSIGNMENT IS WITHOUT RECOURSE UPON THE UNDERSIGNED.

TO HAVE AND TO HOLD UNTO THE SAID REAL ESTATE FINANCING, INC., 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 AUTHORIZED OFFICERS ON THIS THE 1ST DAY OF MARCH, 1989.

ATTEST

FIRST GUARANTY BANK FOR SAVINGS

BOOK 230 PAGE 141


JERRY TODD
ASSISTANT VICE PRESIDENT

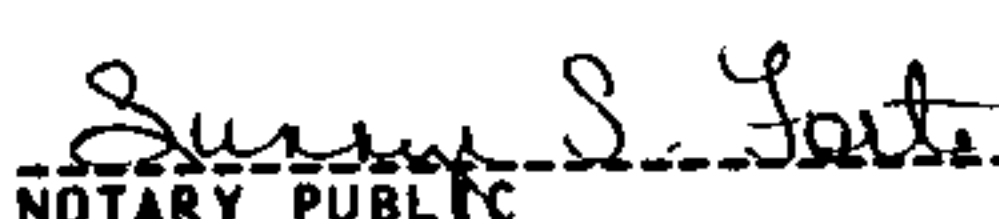

LAWRENCE JEPSON
VICE PRESIDENT

STATE OF MISSISSIPPI
COUNTY OF FORREST

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE, HEREBY CERTIFY THAT LAWRENCE JEPSON AND JERRY TODD, WHOSE NAMES AS VICE PRESIDENT AND ASST. 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 1ST DAY OF MARCH, 1989.

MY COMMISSION EXPIRES
SEPT. 24, 1991


NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY:
LINDA HOGUE
✓ FIRST GUARANTY BANK FOR SAVINGS
300 HARDY STREET/P.O. DRAWER 1798
HATTIESBURG, MS 39403-1798

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

89 MAR 13 PM 4:22


NOTARY PUBLIC