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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 SOUTHERN FEDERAL 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:

MORTGAGE	BOOK	PAGE	COUNTY	STATE	LOAN NUMBER
JAMES F RICCO PHYLLIS B RICCO	100	984	Shelby	Al	001992-7

THIS TRANSFER AND ASSIGNMENT IS WITHOUT RECOURSE UPON THE UNDERSIGNED.

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 ITS NAME TO BE SIGNED HERETO, ATTESTED, AND ITS CORPORATE SEAL AFFIXED BY ITS AUTHORIZED OFFICERS ON THIS THE 31ST DAY OF MARCH, 1989.

ATTEST

FIRST GUARANTY BANK FOR SAVINGS

[Signature]
JERRY TODD
ASSISTANT VICE PRESIDENT

[Signature]
LAWRENCE JEPSON
VICE PRESIDENT
STATE OF ALA. SHELBY CO.
I CERTIFY THIS INSTRUMENT WAS FILED.

89 MAY 16 AM 8:56

STATE OF MISSISSIPPI
COUNTY OF FORREST

[Signature]
JUDGE OF PROBATE

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 31ST DAY OF MARCH, 1989.

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES
SEPT. 24, 1991

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