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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 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: ;

MORTGAGE	BOOK	PAGE	COUNTY	STATE	LOAN NUMBER
MICHAEL K. CARDEN	180	84	SHELBY	AL	108560-4
KATHY S. CARDEN					

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 FIRST GUARANTY MORTGAGE CORPORATION HAS CAUSED ITS NAME TO BE SIGNED HERETO, ATTESTED, AND ITS CORPORATE SEAL AFFIXED BY ITS AUTHORIZED OFFICERS ON THIS THE 5th DAY OF April 1989.

ATTEST

FIRST GUARANTY MORTGAGE CORPORATION

*Jerry Todd*  
-----  
JERRY TODD  
ASSISTANT VICE PRESIDENT

*Lawrence Jeppson*  
-----  
LAWRENCE JEPSON  
I CERTIFY THAT  
I AM THE VICE PRESIDENT  
OF FIRST GUARANTY MORTGAGE CORPORATION

89 JUN -6 AM 10:09

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BOOK

STATE OF MISSISSIPPI  
COUNTY OF FORREST

I, THE UNDERSIGNED, A NOTARY PUBLIC IN THE STATE OF MISSISSIPPI, HEREBY CERTIFY THAT LAWRENCE JEPSON AND JERRY TODD, WHOSE NAMES ARE VICE PRESIDENT AND ASSISTANT VICE PRESIDENT, RESPECTIVELY, OF FIRST GUARANTY MORTGAGE CORPORATION, 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 5th DAY OF April, 1989

*James S. Latte*  
-----  
NOTARY PUBLIC  
TOTAL 4.50

MY COMMISSION EXPIRES  
SEPT. 24, 1991

THIS INSTRUMENT WAS PREPARED BY:

LINDA HOGLUE  
FIRST GUARANTY MORTGAGE CORPORATION  
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HATTIESBURG, MS 39403-0471