Pool No. 076140

TRANSFER AND ASSIGNMENT

For value received, the undersigned FIRST GUARANTY MORTGAGE CORPORATION, does hereby grant, bargain, sell, convey, assign and deliver unto COWGER & MILLER , its successors and assigns, a certain mortgage herein-MORTGAGE COMPANY after 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: LOAN NUMBER MORTGAGE W. KAY DUWNEY 110763-0 AL 877 SHELBY 237 PEGGY S. DOWNEY This transfer and assignment is without recourse upon the undersigned. To have and to hold the said COWGER & MILLER MORTGAGE COMPANY 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 lst day of DECEMBER FIRST GUARANTY MORTGAGE CORPORATION ATTEST Jolynd Walton Assistant Vice President Vice Phesident STATE OF MISSISSIPPI COUNTY OF FORREST

I, the undersigned, a notary public in and for said state, hereby certify that Lawrence Jeppson and JoLynn Walton, whose names as 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 lst day of DECEMBER _____, 19 89

My Commission Expires:

271

My Commission Expires September 21, 1993.

This instrument prepared by:

Linda Hogue First Guaranty Mortgage Corp. P.O. Box 471 Hattiesburg, MS 39403-0471 Notery Public

STATE OF ALA. SHELBY CU.

I CERTIFY THIS

INSTRUMENT WAS FILED

89 DEC 27 PM 3: 07

JUDGE OF PROBATE