TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned FIRST GUARANTY BANK FOR SAVINGS does hereby grant, bargain, sell, convey, assign and deliver unto FEDERAL HOME LOAN MORTGAGE CORPORATION, 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 interests in and to the land and property conveyed by said mortgage, viz:

MORTGAGE	BOOK	PAGE	COUNTY	STATE	LOAN NUMBER
J. Guy Kelley, Jr. Catherine M. Kelley	063	698	Shelby	AL	15370

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said FEDERAL HOME LOAN MORTGAGE CORPORATION, its successors and assigns forever.

FIRST GUARANTY BANK FOR SAVINGS IN WITNESS WHEREOF, the said has caused its name to be signed hereto, attested and its corporate seal affixed by day of December, 1987 its duly authorized officers on this the first

ATTEST:

BY:

FIRST GUARANTY BANK FOR SAVINGS

Vice President

STATE OF MISSISSIPPI COUNTY OF FORREST

LAWRENCE (J Vice President

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 FIRST GUARANTY BANK FOR SAVINGS President, respectively, of 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 of the fally's this the Ti

INSTRUMENT WAS FILED

NOTARY PUBLIC

90 FEB 12 PM 1: 45 John Co. Low Change

JUDGE OF PROBATE

My Commission Expires:

My Commission Expires Separamor 41, 1993.

Ketum to:

This instrument was prepared by:

Linda Lowry

The Federal Savings Bank 200 Galleria Parkway Suite 250

Atlanta, GA 30339