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TRANSFER AND ASSIGNMENT
(Mortgages)

FOR VALUE RECEIVED, the undersigned ALTUS BANK, A FEDERAL SAVINGS BANK ("Altus"), formerly known as First Southern Federal Savings and Loan Association, does hereby grant, bargain, sell, convey, assign and deliver unto FIRST ALABAMA BANK, its successors and assigns, a certain mortgage hereinafter more particularly described, and filed as indicated below, and all its interest in and to the land and property conveyed by said mortgage, viz:

MORTGAGOR: JAMES M KRATZ

DATE OF MORTGAGE: 07/21/88

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COUNTY: SHELBY STATE: ALABAMA

LOAN NUMBER: 5034743

TO HAVE AND TO HOLD unto the said First Alabama Bank, its successors and assigns forever. This Transfer and Assignment is without recourse upon the undersigned.

Altus hereby warrants that it is the lawful owner of said mortgage, free from all encumbrances, and that it has the right to sell the same as aforesaid.

IN WITNESS WHEREOF, the said ALTUS BANK, A FEDERAL SAVINGS BANK, has caused this instrument to be executed in their corporate names and behalf by their duly authorized officers, on this the 16th day of March, 1990.

[SEAL]

ATTEST:

BY: Cecil T. Etheridge
Cecil T. Etheridge
TITLE: Vice President

ALTUS BANK,
A FEDERAL SAVINGS BANK
BY: Owen H. Skinner, Jr.
Owen H. Skinner, Jr.
TITLE: Senior Vice President

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STATE OF ALABAMA
SHELBY County

I, the undersigned authority, in and for said County, in said State, hereby certify that Owen H. Skinner, Jr. and Cecil T. Etheridge, whose names as Senior Vice President and Vice President, respectively, of Altus Bank, A Federal Savings Bank, 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 16th day of March, 1990.

Kathy L. McElroy
Notary Public (Seal)

This instrument was prepared by:
Michael E. Ray
Altus Bank, A Federal Savings Bank
Post Office Box 16267
Mobile, Alabama 36616

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1. Deed Tax	—	\$	—
2. Mtg. Tax	—	\$	—
3. Recording Fee	—	\$	5.00
4. Indexing Fee	—	\$	3.00
5. No Tax Fee	—	\$	—
6. Certified Fee	—	\$	1.00
Total	—	\$	9.00

CLERK OF PROBATE

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
90 APR -4 AM 8:27