TRANSFER AND ASSIGNMENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

FOR VALUE RECEIVED, the undersigned FIRST GENERAL LENDING CORPORATION, a corporation, does hereby grant, bargain, sell, convey, assign and deliver unto First Wachovia Mortgage Company, a corporation, its successors and assigns, those certain mortgages hereinafter more particularly described, and filed as indicated below, together with debts thereby secured, the notes therein described and all its interest in and to the lands and properties conveyed by said mortgages, viz:

NAME(S) of MORTGAGOR

BOOK PAGE

COUNTY

STATE

Bruce W. Phillips

312- 88

Shelby

AL

THIS TRANSFER AND ASSIGNMENT IS without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the said First Wachovia Mortgage Company, a corporation, its successor and assigns, forever.

IN WITNESS WHEREOF, the said FIRST GENERAL LENDING CORPORATION, a corporation, as owner of said mortgages has caused these presents to be executed this the 26 of September, 19 90.

FIRST GENERAL LENDING CORPORATION

SATE DE ALA MELLO

SATE DE ALA MELL

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said county, in said state, hereby certify that Jaye A. Ogden and Kathy D. Kelly whose names as President and Vice President respectively, of First General Lending Corporation, a 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 the conveyance, they as such officers and with full authority, executed same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 26 day of September, 1990.

Notary Public

My commission expires:

MY COMMISSION EXPIRES: JULY 21, 1993.

BONDED THRU NOTAHY PUBLIC UNDERWRITERS.

THIS INSTRUMENT WAS PREPARED BY:
FIRST GENERAL LENDING CORPORATION
1209 MM Montgomery Highway
Vestavia Financial Center
Birmingham, Alabama 35216

Sarry Halrouch