21.0

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 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

William Randall Richardson and wife, Rebecca Lynn Richardson

325 - 975 shelby

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THIS TRANSFER AND ASSIGNMENT IS without recourse upon the undersigned.

TO HAVE AND TO HOLD unto the saidFirst 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 14th January , 19 91 .

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FIRST GENERAL LENDING CORPORATION

ATTESTED

Notary Publi

STATE OF ALA. SHELBY CU. 91 JAN 16 AN 3120

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for saver county, in said Kathy D. Kelly state, hereby certify that Jaye A. Ogden Vice President and whose names as 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 14th day of January

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