ASSIGNMENT

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

That MERITBANC MORTGAGE CORPORATION

("Assignor"), acting herein by and through a duly authorized officer, the owner and holder on one certain promissory note for the sum of \$ 82,417.00 executed by

RANDY D. HAY AND WIFE, CHERYL H. MAY

("Borrower(s)") secured by a Mortgage of even date therewith executed by Borrower(s) for the benefit of the holder of the said note, which was recorded

on the lot(s), or parcel(s) of land described therein situated in the County of Shelby, State of Alabama. For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto FARM & HOME SAVINGS ASSOCIATION ("Assignee") all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land, to-wit:

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 1 day of February A.D. 1991

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MERITBANC MORTGA

MERITBANC MORTGAGE CORPORATION
CORPORATE SEAL

MERITBANE HOPTGAGE CORPORATION

BRETT HERRIN, ASST. VICE PRESIDENT

THE STATE OF TEXAS COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that BRETT HERRIN, whose name as ASST. VICE PRESIDENT of MERITBANC MORTGAGE CORPORATION

a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me this date that, being informed of the content of the conveyance (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal this the 1 day of February A.D. 1991

OLGA BACH

MY COMMISSION EXPIRES 06-30-92 HOUSTON, HARRIS COUNTY, TEXAS

After recording FARM & HOME SAVINGS ASSOCIATION return to:

Assignee's P. O. BOX 4371

Address: HOUSTON, TEXAS 77210-4371

Prepared by: LANDATA, INC. OF HOUSTON