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PLEASE RETURN RECORDED DOCUMENTS TO:
Federal National Mortgage Association
C/O Marin Community Bank
1248 5th Avenue
San Rafael, Ca 94901

Lender No. 900465
Fannie Mae No. 1010175887

TRANSFER AND ASSIGNMENT

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS that First National Bank of Marin, P.O. Box 10527, San Rafael, CA 94912, hereinafter called ASSIGNOR, for a valuable consideration to it in hand paid by

MARIN COMMUNITY BANK

hereinafter called ASSIGNEE, the receipt of which is hereby acknowledged, does hereby transfer and assign to said ASSIGNEE one certain promissory note dated SEPTEMBER 30, 1988 in the original principal sum of

SEVENTY THOUSAND SIX HUNDRED DOLLARS AND NO/100 DOLLARS-----

(\$70,600.00) more fully described in a certain Deed of Trust/Mortgage from

MICHAEL O'CONNER an unmarried man and NELLE G. BROWN, an unmarried woman to GULF AMERICAN, INC.

in the county clerk's office of the records of SHELBY County, or under file #208258 of said records, which note is secured by said Deed of Trust/Mortgage on the following described property to-wit:

Lot 43, Block 2, according to the Survey of Selkirk, A Subdivision of Inverness, as recorded in Map Book 6, page 163 in the Probate Office of Shelby County, Alabama.

The proceeds of this loan have been applied on the purchase price of the property described herein conveyed to mortgagors simultaneously herewith.

AND SAID ASSIGNOR does hereby transfer and assign to said ASSIGNEE the aforesaid DEED OF TRUST/MORTGAGE securing said note together with all of its rights, title, interest and claim in and to aforesaid Deed of Trust/Mortgage.

EXECUTED this 18 day of August, 1991

ATTEST:

Spil Ingstad

FIRST NATIONAL BANK OF MARIN

William M. Henderson

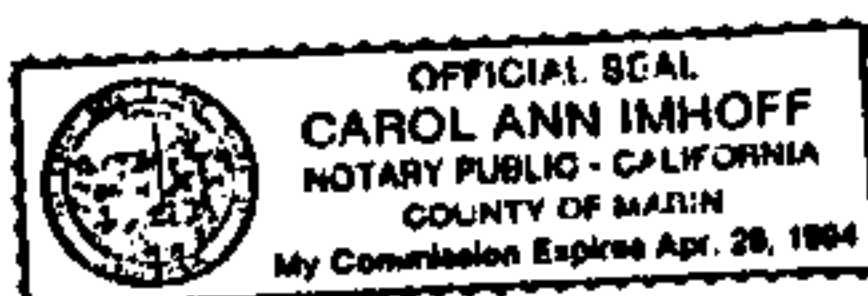
William M. Henderson
Executive Vice President

STATE OF CALIFORNIA

COUNTY OF MARIN

BEFORE ME, the undersigned authority, on this day personally appeared William M. Henderson, Executive Vice President of First National Bank of Marin, a California Corporation, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that as such officer of said corporation he executed the same for the purposes and consideration therein expressed, in the capacity therein stated, and as the act of deed of said corporation.

GIVEN under my hand and seal of office on this 18 day of August, 1991.



Carol Ann Imhoff
Notary Public
in and for the State of
California
My Commission expires:

Deed Fee	1.50
Copy Fee	1.50
Recording Fee	1.50
Indexing Fee	1.50
No Tax Fee	1.50
Certified Fee	1.50
Total	9.00