STATE OF ALABAMA

Jefferson COUNTY

KNOW ALL MEN BY THESE PRESENTS, That First Federal of Alabama F.S.B., a
corporation, for value received to it in hand paid by
Wachovia Mortgage Company
hereinafter called Assignee, does hereby grant, bargain, sell and convey and
assign unto the said Assignee that certain mortgage executed to it by
James L. Lowery, Jr., an unmarried man
and recorded in Volume
Court of Shelby County, Alabama together with the debt secured thereby
and all right, title and interest in and to the property therein described,
without recourse against the said First Federal of Alabama F.S.B.
IN WITNESS WHEREOF, First Federal of Alabama F.S.B., has caused this
conveyance to be signed by Edward Davidson its Vice President, Lending
on the day of
BY: Zell Camber and Edward Davidson VICE PRESIDENT, LENDING  ATTEST:
Donna Afde  Donna Hyde  ASST. VICE PRESIDENT  LOAN ADMINSTRATION  LOAN ADMINSTRATION
STATE OF ALABAMA WALKER COUNTY
I, the undersigned, a Notary Public in and for said State, in said County, hereby certify that Edward Davidson, whose name as Vice President/Lending of First Federal of Alabama F.S.B., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that, being informed of the contents of the conveyance, whe, 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 day of
MY COMMISSION EXPIRES:  My Commission Expires March 12, 1994  Notary Public  Notary Public