TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, THE UNDERSIGNED REAL ESTATE FINANCING, INC. DOES HEREBY GRANT, BARGAIN, SELL, CONVEY, ASSIGN AND DELIVER UNTO FIRST ALABAMA BANK, 8 COMMERCE STREET, MONTGOMERY, ALABAMA 36104, WITHOUT RECOURSE ON THE UNDERSIGNED ITS SUCCESSORS AND ASSIGNS A CERTAIN MORTGAGE HEREINAFTER MORE PARTICULARLY DESCRIBED IN THE PRINCIPAL SUM OF \$ 254,400 AND FILED FOR RECORD ON THE MAY OF JULY 93 AS INDICATED BELOW, TOGETHER WITH THE NOTE THEREIN DESCRIBED, AND ALL ITS INTEREST IN AND TO LAND AND PROPERTY CONVEYED BY SAID MORTGAGE, VIZ:

MORTGAGE

BOOK

 PAGE

CITY/STATE

LOAN NUMBER

RANDAL L RIDGE SUSAN R RIDGE

1993-24527

BIRMINGHAM AL 417052-8

TO HAVE AND TO HOLD UNTO THE SAID FIRST ALABAMA BANK, ITS SUCCESSORS AND ASSIGNS FOREVER.

IN WITNESS WHEREOF, THE SAID REAL ESTATE FINANCING, INC. HAS CAUSED ITS NAME TO BE SIGNED HERETO, ATTESTED, AND ITS CORPORATE SEAL AFFIXED BY ITS AUTHORIZED OFFICERS ON THIS DATE SEPTEMBER 14, 1993.

ATTEST

WALTER KELLY

SENIOR VICE PRESIDENT

REAL/ESTATE FINANCING./

GREGORY/MCHITT

LOAN DELIVERY OFFICER

STATE OF ALABAMA COUNTY OF MONTGOMERY

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE, HEREBY CERTIFY THAT WALTER KELLY AND GREGORY MCKITT, WHOSE NAMES AS SENIOR VICE PRESIDENT AND LOAN DELIVERY OFFICER, RESPECTIVELY, OF REAL ESTATE FINANCING, INC. 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 THIS INSTRUMENT THEY, AS SUCH OFFICERS WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SUCH CORPORATION.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THE 091493.

NOTARY PUBLIC, ALABAMA, STATE AT LARGE

JUNE/B. BROOKS

MY COMMISSION EXPIRES - 400 CH 30, 1997

THIS INSTRUMENT WAS PREPARED BY: Dorthy Beck REAL ESTATE FINANCING, INC. P. O. BOX 669 MONTGOMERY, AL 36101-0669

12/16/1993-40375 10:12 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOI HED