Shelliy

STATE OF ALABAMA   FAB 154F7
COUNTY OF MONTGOMERY   422111-5
                                          LD014

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 $ 111,400 AND FILED
FOR RECORD ON THE 1st DAY OF Dec 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

DONALD W SHEPHERD JR # 1993 - 38194
EVA B SHEPHERD   BIRMINGHAM AL 35242

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 DECEMBER 14, 1993.

ATTEST   REAL ESTATE FINANCING, INC.

Walter Kelly   _Gregory McKitt_
WALTER KELLY   GREGORY MCKITT
SENIOR VICE PRESIDENT   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 DECEMBER 14, 1993

                        NOTARY PUBLIC, ALABAMA, STATE AT LARGE
                        Kathleen H Holland
                        KATHLEEN HOLLAND
                        MY COMMISSION EXPIRES: NOVEMBER 16,1997

                        Inst # 1994-02346

THIS INSTRUMENT WAS PREPARED BY:
Dorothy Beck
REAL ESTATE FINANCING, INC.
P. O. BOX 669
MONTGOMERY, AL 36101-0669   01/21/1994-02346
                                   12:50 PM CERTIFIED
                                   SHELBY COUNTY JUDGE OF PROBATE
                                   001 MCD   8.50

Inst # 1994-02346