

TRANSFER AND ASSIGNMENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

For value received, the undersigned FIRST GENERAL LENDING CORPORATION, a corporation, does hereby grant, bargain, sell, convey, assign and deliver to WACHOVIA MORTGAGE COMPANY its successors and assigns, those certain mortgages hereinafter more particularly described, and filed as indicated below, together with debts thereby secured, the notes therein described and all its interest in and to the lands and properties conveyed by said mortgages:

NAME(S) OF MORTGAGOR(S)	BOOK PAGE	COUNTY	STATE
MICHAEL K. HOWARD AND JENNIE A. HOWARD (HUSBAND AND WIFE)	1994/04879	SHELBY	ALABAMA

THIS TRANSFER AND ASSIGNMENT IS WITHOUT RECOURSE UPON THE UNDERSIGNED.

TO HAVE AND TO HOLD unto said WACHOVIA MORTGAGE COMPANY its successors and assigns, forever.

IN WITNESS WHEREOF, the said FIRST GENERAL LENDING CORPORATION, a corporation, as owner of said mortgage(s) has caused these presents to be executed this the 4th of February, 1994.

FIRST GENERAL LENDING CORPORATION
BY: Jaye A. Ogden
JAYE A. OGDEN, PRESIDENT

ATTESTED:

BY:

Kathy D. Kelly
KATHY D. KELLY, VICE-PRESIDENT

Inst # 1994-08259
03/15/1994-08259
08:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public, in and for said county, in said state, hereby certify that JAYE A. OGDEN and KATHY D. KELLY, whose names as PRESIDENT and VICE-PRESIDENT, respectively, of FIRST GENERAL LENDING CORPORATION, a corporation, 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 the conveyance, they as such officers and with full authority, executed same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 4th day of February, 1994.

Trudy Leigh Bear
NOTARY PUBLIC

My commission expires: 09/25/95

This instrument was prepared by:
First General Lending Corporation
701 Montgomery Highway, Suite 203
Birmingham, Alabama 35216

P.O. Box 20408

* 1994-08259