

Inst # 1994-33327

WHEN RECORDED RETURN TO:

FIRST FEDERAL BANK, FSB
ATTN: LYNNE SMELSER
P.O. BOX 1910
TUSCALOOSA, AL 35403

11/08/1994-33327
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

SPACE ABOVE FOR RECORDERS'S USE

FFBF LOAN NO.: 00003051
FNMA LOAN NO.: 1660458508

ASSIGNMENT OF MORTGAGEE/BENEFICIAL INTEREST
IN MORTGAGE/DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to
COWGER & MILLER MORTGAGE COMPANY all beneficial interest under that certain
Mortgage/Deed of Trust dated 7/26/93 executed by:

RUDY G FUGLAAR
LINDA C FUGLAAR, WIFE

Trustor, and recorded on 7/28/93 in Book 1993 and Page 22185
of official records in the county recorder's office of **SHELBY** County,
in the State of **Alabama** describing the land therein as:

SEE ATTACHED LEGAL DESCRIPTION

Together with the note therein described or referred to, the money due and to
become due thereon with interest, and all rights accrued or to accrue under said
Deed of Trust/Mortgage.

DATED this 1st day of November, 1994.

FIRST FEDERAL BANK, FSB


By: Sandra H. Stephens

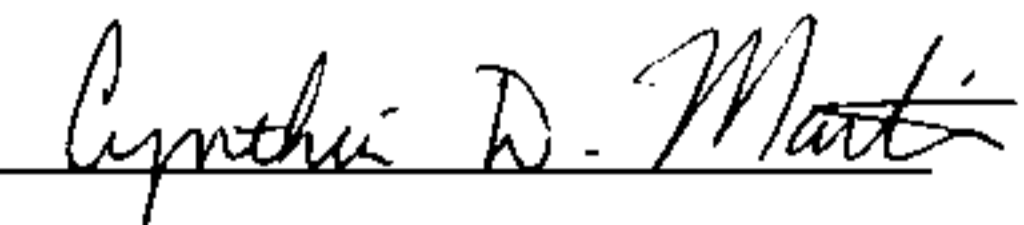
Its: Vice President/Financial Officer

STATE OF ALABAMA)
) ss.
COUNTY OF TUSCALOOSA)

On November 1, 1994, before me, Cynthia D. Martin, personally appeared
Sandra H. Stephens, personally known to me to be the person whose name is
subscribed to the within instrument and acknowledged to me that she executed the
same in her authorized capacity, and that by her signature on the instrument
the persons, or the entity upon behalf of which the person acted, executed the
instrument.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official
seal the day and year first above written.

Notary Public:



My Commission Expires:

MY COMMISSION EXPIRES JULY 9, 1995.

FFBF LOAN NO.: 00003061

FNMA LOAN NO.: 1000458508

LEGAL DESCRIPTION

COMMENCE AT THE SE CORNER OF THE SE 1/4 OF THE SE 1/4 OF SECTION 34, TOWNSHIP 20 SOUTH RANGE 1 EAST; THENCE RUN WEST ALONG THE SOUTH LINE OF SAID SECTION FOR 487.50 FEET; THENCE 89 DEGREES 04 MINUTES 36 SECONDS RIGHT RUN NORTHLEY FOR 558.93 FEET; THENCE 46 DEGREES 05 MINUTES 20 SECONDS RIGHT RUN 236.29 FEET TO THE POINT OF BEGINNING; THENCE 80 DEGREES 26 MINUTES LEFT RUN 91.87 FEET TO A POINT; THENCE 90 DEGREES RIGHT RUN 209.0 FEET; THENCE 90 DEGREES 00 MINUTES RIGHT RUN 209.0 FEET TO A POINT; THENCE 90 DEGREES 00 MINUTES RIGHT RUN SOUTHWESTERLY FOR 209.00 FEET; THENCE 90 DEGREES 00 MINUTES RIGHT RUN NORTHWESTERLY FOR 117.33 FEET TO THE POINT OF BEGINNING.

ALSO, A 20-FOOT EASEMENT FOR EGRESS AND INGRESS THE CENTER OF WHICH IS DESCRIBED AS FOLLOWS: COMMENCE AT THE SE CORNER OF THE SE 1/4 OF THE SE 1/4 OF SECTION 3, TOWNSHIP 20 SOUTH, RANGE 1 EAST; THENCE RUN WEST ALONG SOUTH LINE OF SAID SECTION FOR 487.50 FEET; THENCE 89 DEGREES 04 MINUTES 36 SECONDS RIGHT RUN 40.01 FEET TO THE NORTHERLY RIGHT OF WAY OF SHELBY COUNTY ROAD # 48 AND THE POINT OF BEGINNING; THENCE CONTINUE LAST COURSE FOR 518.92 FEET; THENCE 46 DEGREES 05 MINUTES 20 SECONDS RIGHT RUN 236.29 FEET TO THE POINT OF ENDING. ACCORDING TO SURVEY OF THOMAS E SIMMONS, RLS # 12945, DATED JULY 24, 1992. SITUATED IN SHELBY COUNTY, ALABAMA.

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