

WHEN RECORDED RETURN TO:

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

Inst # 1994-33331

11/08/1994-33331  
10:29 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCB 8.50

SPACE ABOVE FOR RECORDERS'S USE

FFBF LOAN NO.: 00005613  
FNMA LOAN NO.: 1660406869

**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 7/16/93 executed by:

JOHNS W GIBSON  
BETHANY T GIBSON, WIFE

Trustor, and recorded on 7/22/93 in Book 1993 and Page 21528  
of official records in the county recorder's office of SHELBY County,  
in the State of Alabama describing the land therein as:

LOT 3209, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB,  
32ND ADDITION, AS RECORDED IN MAP BOOK 14, PAGE 53 A & B, IN THE  
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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.