Inst # 1994-33337

WHEN RECORDED RETURN TO:

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

11/08/1994-33337 10:29 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DO1 MCD

SPACE ABOVE FOR RECORDERS'S USE

FFBF LOAN NO.: 00008001 FNMA LOAN NO.: 1660406879

## 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 7/06/93 executed by:

RICHARD A PAYTON REBECCA C PAYTON, WIFE

Trustor, and recorded on 8/17/93 in Book 1993 and Page 24472 of official records in the county recorder's office of SHELBY County, in the State of Alabama describing the land therein as:

LOT 16, ACCORDING TO THE SURVEY OF SOUTHPOINTE, NINTH SECTOR, PHASE 2, AS RECORDED IN MAP BOOK 16, PAGE 81 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINING AND MINING RIGHTS EXCEPTED. SUBJECT TO: ALL EASEMENTS, RESTRICTIONS, AND RIGHTS OF WAY OF RECORD.

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

Its: Vice President/Financial Officer

STATE OF ALABAMA

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: unthen W. Marks

My Commission Expires: MY COMMISSION EXPIRES JULY 9, 1995.