

WHEN RECORDED RETURN TO:

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

Inst # 1994-33353

11/08/1994-33353
10:37 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

SPACE ABOVE FOR RECORDERS'S USE

FFBF LOAN NO.: 00008475
FNMA LOAN NO.: 1661480040

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 12/29/93 executed by:

ROBERT B SCHOLL
CHERYL L SCHOLL, WIFE

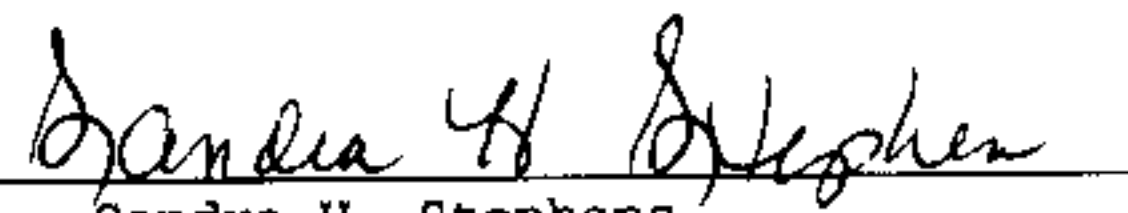
Trustor, and recorded on 1/05/94 in Book 1994 and Page 00322
of official records in the county recorder's office of **SHELBY** County,
in the State of **Alabama** describing the land therein as:

LOT 1, BLOCK 4, ACCORDING TO THE SURVEY OF NORWICK FOREST, SECOND
SECTOR, AS RECORDED IN MAP BOOK 13, PAGE 23 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

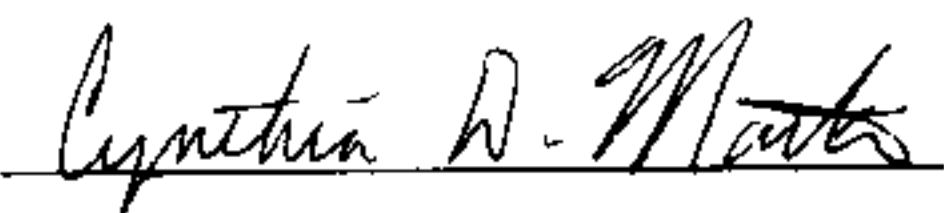

By: Sandra H. Stephens

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.