

WHEN RECORDED RETURN TO:

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

Inst # 1994-33355

11/08/1994-33355
10:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
SPACE FOR RECORDERS' USE

FFBF LOAN NO.: 00008750
FNMA LOAN NO.: 1660823110

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 8/26/93 executed by:

DAVID T STEWART, HUSBAND
CAROL F STEWART, WIFE

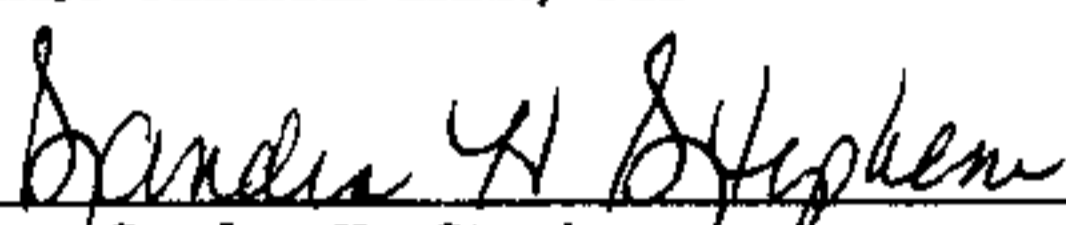
Trustor, and recorded on 9/18/93 in Book 1993 and Page 28703
of official records in the county recorder's office of SHELBY County,
in the State of Alabama describing the land therein as:

LOT 43, SECOND SECTOR, ACCORDING TO THE MAP OF ALTADENA WOODS,
2ND AND 5TH SECTORS, AS RECORDED IN MAP BOOK 10 PAGE 54 A & B,
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED
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 JULY 9, 1995

My Commission Expires: _____