

WHEN RECORDED RETURN TO:

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

Inst # 1994-33362

11/08/1994-33362
10:47 AM CERTIFIED
SPACE ABOVE FOR JUDGE OF PROBATE
SHELBY COUNTY RECORDERS' USE
001 MCD 8.50

FFBF LOAN NO.: 00010080
FNMA LOAN NO.: 1661833813

**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 1/20/94 executed by:

DANIEL R VARNER
SANDRA F VARNER, WIFE

Truster, and recorded on 1/25/94 in Book 1994 and Page 02611
of official records in the county recorder's office of **SHELBY** County,
in the State of **Alabama** describing the land therein as:

LOT 6, ACCORDING TO THE SURVEY OF MEADOW BROOK CLUSTER HOMES, 1ST
SECTOR, AS RECORDED IN MAP BOOK 13 PAGE 20, IN THE OFFICE OF THE
JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN
SHELBY COUNTY, ALABAMA.
MINERAL AND MINING RIGHTS EXCEPTED.

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

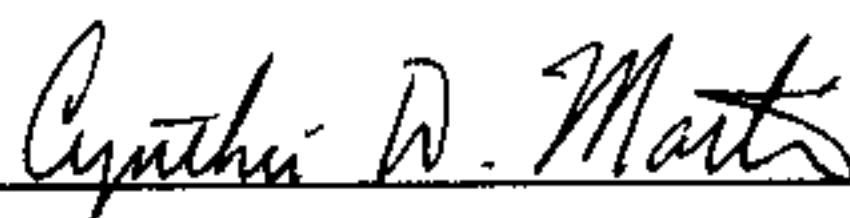

By: Sandra H. Stephens

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.