STATE OF ALABAMA	
COUNTY OF SHELBY	

STATE OF ALABAMA

COUNTY OF JEFFERSON

FIRST ALABAMA BANK, a state banking corporation, the owner of a mortgage (and of the indebtedness secured thereby) made by Michael H. Cookston and Cynthia L. Cookston, husband and wife to FIRST ALABAMA BANK for \$295,800.00 the 20th day of June, 1994, and recorded in Instrument No. 1994-19844 in the Office of the Judge of Probate of Shelby County, Alabama, for valuable considerations does hereby assign and transfer the said mortgage and the notes and indebtedness secured thereby with all interest thereon from the 3rd day of January, 1995, to Real Estate Financing, Inc., as of the 3rd day of January, 1995, without recourse on the assignor, in any manner or for any cause whatever.

FIRST ALABAMA BANK

	By: Ronald B Roberts
	Ronald B. Roberts
	Its: Vice President
	01/04/1995-00224 CERTIFIED
)	10:05 AM CERTIFIED
	SHELRY COUNTY JUDGE OF PROBATE 8.50
)	SHELRY COUNTY JUDGE 8.50

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that Ronald B. Roberts, whose name as Vice-President of FIRST ALABAMA BANK, an Alabama banking corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 15th day of December, 1994.

Notary Public

My Commission Expires: COMMISSION EXPIRES MARCH 2.