TRANSFER AND ASSIGNMENT

STATE OF ALABAMA COUNTY OF JEFFERSON)

For value received, the undersigned FIRST GENERAL LENDING CORPORATION, a corporation, does hereby grant, bargain, sell, convey, assign and deliver to FIRST FEDERAL OF ALABAMA F.S.B. successors and assigns, those certain mortgages its hereinafter more particularly described, and filed as indicated below, together with debts thereby secured, the notes therein described and all its interest in and to the lands and properties conveyed by said mortgages:

NAME(8) OF

BOOK PAGE

STATE COUNTY

MORTGAGOR(8)

JOAN ELIZABETH SPENCER (UNMARRIED), 1994 37483 SHELBY

ALABAMA

FRITZ KIRCHNER, A MARRIED PERSON

ASSIGNMENT IS WITHOUT RECOURSE UPON THE THIS TRANSFER AND UNDERSIGNED.

unto said FIRST FEDERAL OF HOLD TO AND HAVE TO assigns. its successors and ALABAMA, F.S.B. forever.

LENDING FIRST GENERAL the said WHEREOF, WITNESS IN CORPORATION, a corporation, as owner of said mortgage(s) has caused these presents to be executed this the 27TH of DECEMBER

FIRST GENERAL KENDING CORPORATION

BY:

1995-04596

ATTESTED:

KATHY D. KELLY, VICE-PRESIDENT

02/22/1995-04596 09:10 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 8.50 CO1 MCD

. .

STATE OF ALABAMA COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public, in and for said county, in said state, hereby certify that JAYE A. OGDEN and KATHY as PRESIDENT and VICE-PRESIDENT, KELLY, whose names D. respectively, of FIRST GENERAL LENDING CORPORATION, a corporation, are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they as such officers and with full authority, executed same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this the 27TH

DECEMBER ,19 94 .

NOTARY PUBLIC

My commission expires:

This instrument was prepared by: First General Lending Corporation 701 Montgomery Highway, Suite 203 Birmingham, Alabama 35216