

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. its successors and assigns, those certain mortgages 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(S) OF MORTGAGOR(S)	BOOK	PAGE	COUNTY	STATE
JOAN ELIZABETH SPENCER (UNMARRIED),	1994	37023	SHELBY	ALABAMA
FRITZ KIRCHNER, A MARRIED PERSON				

THIS TRANSFER AND ASSIGNMENT IS WITHOUT RECOURSE UPON THE UNDERSIGNED.

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

IN WITNESS WHEREOF, the said FIRST GENERAL LENDING CORPORATION, a corporation, as owner of said mortgage(s) has caused these presents to be executed this the 27TH of DECEMBER, 1994.

FIRST GENERAL LENDING CORPORATION
BY: Jaye A. Ogden
JAYE A. OGDEN, PRESIDENT
Inst # 1995-04596

ATTESTED:
BY: Kathy D. Kelly
KATHY D. KELLY, VICE-PRESIDENT

02/22/1995-04596
09:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

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 D. KELLY, whose names as PRESIDENT and VICE-PRESIDENT, 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 day of DECEMBER, 1994.

David W. Davis
NOTARY PUBLIC

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 6, 1998.
BONDED THRU NOTARY PUBLIC INSURANCE

My commission expires: _____

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