

FOR VALUE RECEIVED, the undersigned First Federal Bank, A Federal Savings Bank, a corporation organized and existing under the laws of the State of Alabama, does hereby grant, bargain, sell, convey, assign and deliver unto THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., 3200 ROBBINS ROAD, SPRINGFIELD, IL 62704, its successors and assigns, that mortgage executed by Joseph C. Zito, Jr. and wife, Roxana D. Zito, in the sum of \$96,400.00 dated the 28th day of September, 1995 legal description as follows:

Lot 21, according to the Survey of Lake Terrace, as recorded in Map Book 19, Page 153, in the Probate Office of Shelby County, Alabama.

And filed for record on the 9th day of October , 1995 in the office of the JUDGE OF PROBATE OF Shelby COUNTY in Mortgage Book 1995, Page 28327, together, with the debt thereby secured, in the note therein described and all interest of the undersigned in and to the lands and the property by said mortgagee.

TO HAVE AND TO HOLD unto the said THE PRUDENTIAL HOME MORTGAGE COMPANY, INC., its successors and assigns forever.

IN WITNESS WHEREOF, the said FIRST FEDERAL BANK, a Federal Savings Bank, has caused this instrument to be executed in its name by Charles G. Wolbach, its President, and its corporate seal to be hereto affixed and attested by Thomas C. Wicks, its Executive Vice President, both of whom are thereto duly authorized, this the 18th day of October, 1995.

ATTEST:

FIRST FEDERAL BANK, A FEDERAL SAVINGS BANK

Thomas C. Wicks

Executive Vice President

Charles G. Wolbach

President 32457

STATE OF ALABAMA TUSCALOOSA COUNTY

11/09/1995-32457 10:06 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 DOI SHA

I, the undersigned, a Notary Public in and for said State, hereby Certify that Charles G. Wolbach and Thomas C. Wicks, whose names as President and Executive Vice President, respectively, of FIRST FEDERAL BANK, A Federal Savings Bank, a corporation, are signed to the foregoing conveyance, and who are known to me, acknowledge before me on this day that, being informed of the contents of the conveyance, they, as such officers and with full authority, executed the same voluntarily for as the act of said corporation.

Given under my hand and official seal, this the 18th day of October, 1995.

NOTARY PUBLIC

NOTARY PUBLIC STATE OF ALABAMA AT LARGS. MY COMMISSION EXPIRES: Aug. 11, 1998.

BONDED THRU NOTARY PUBLIC UNDERWRITERS.

My commission expires:

THIS INSTRUMENT PREPARED BY:

Jill D. Ander FIRST FEDERAL BANK, a Federal Savings Bank P. O. Box 1910 Tuscaloosa, AL 35403