Recording Requested By/Return To: Signet Mortgage Corp. 101 Gateway Parkway, 4th Floor Richmond, VA 23235 ATTN: Cynthia Strobel

Ln# 190237/18317

## TRANSFER AND ASSIGNMENT

STATE OF Alabama COUNTY OF SHELBY

FOR VALUE RECEIVED, the undersigned Community First Bank does hereby grant, bargain, sell, convey, assign and deliver unto Signet Mortgage Corporation, 101 Gateway Parkway, Richmond, Virginia 23235, its successors and assigns, that certain mortgage dated 02/07/92, executed to it by MICHAEL F. ROSS AND WIFE, SHARRON B. ROSS and recorded as Instrument, Volume 389, Page 783, and rerecorded as Instrument, Volume, Page, of the Official Records of SHELBY County, Alabama together with debts thereby secured, the notes therein described and all its interest in and to the lands and properties conveyed by said mortgages.

THIS TRANSFER AND ASSIGNMENT is without recourse upon the undersigned.

IN WITNESS WHEREOF the said Community First Bank as owner of said mortgages has caused these presents to be executed this 1st day of August, 1996.

ATTEST:

BY:

John R. Lamb

Executive Vice President

STATE OF FLORIDA

COUNTY OF DUVAL

I, the undersigned authority, a Notary Public, in and for said

county, in the said state, hereby certify that

whose names as Executive Vice President and Assistant Vice President , respectively, of Community First Bank, 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 1st day of August, 1996.

Daborah Amullen

This Instrument Prepared By: Community First Bank 3740 Beach Blvd.
Jacksonville, FL 32207

