

Recording Requested By/Return To:  
Regions Mortgage, Inc.  
605 South Perry Street  
Montgomery, AL 36104  
ATTN: Jan Slatton

Ln# 781703

## 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 Regions Mortgage, Inc., 605 South Perry Street, Montgomery, Alabama 36104, its successors and assigns, that certain mortgage dated 08/18/93, executed to it by WILLIAM APPLEBY ROYAL AND JUDITH P. ROYAL, HUSBAND AND WIFE and recorded as Instrument 1993-27076, Volume , Page , 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.

Community First Bank  
3740 Beach Blvd.  
Jacksonville, Florida 32207

BY:



John R. Lamb

Executive Vice President

ATTEST:



Andrew J. Arnold  
Senior 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

John R. Lamb

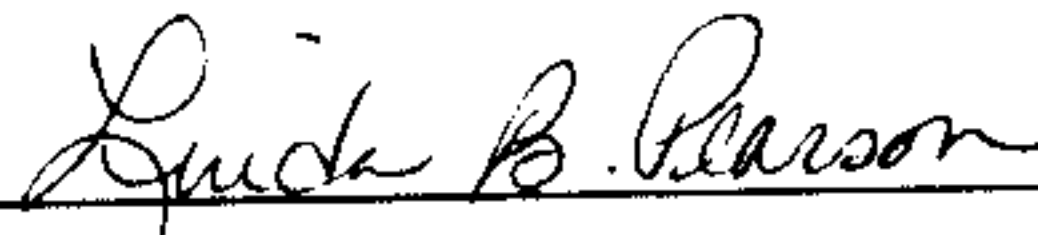
and

Andrew J. Arnold

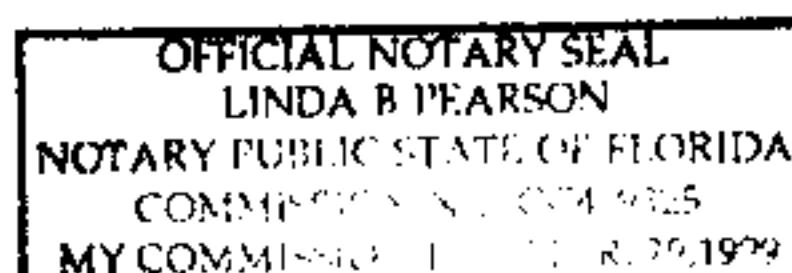
whose names as Executive Vice President and Senior Vice President, respectively, of

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.



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



Inst # 1996-28166

08/28/1996-28166  
08:28 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 8.50

Inst # 1996-28166