

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

Ln# 1009043

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 09/21/93, executed to it by RICHARD E. RICHMOND AND WIFE, CYNTHIA W. RICHMOND and recorded as Instrument 1993-30137, 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



Irene L. Cappa
Assistant 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 Irene L. Cappa

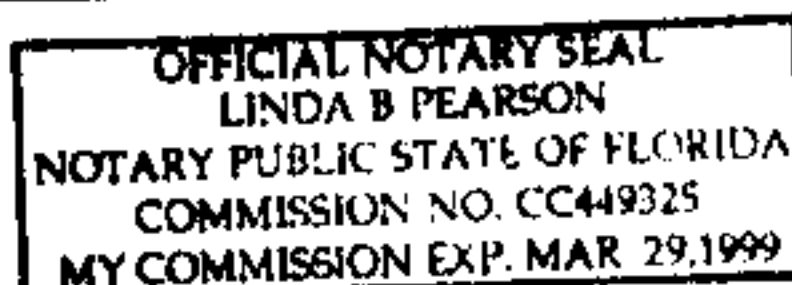
whose names as Executive Vice President and Assistant Vice President, respectively, of

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.



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



Inst # 1996-28195

08/28/1996-28195
08:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCG 8.50

Inst # 1996-28195