

This form was prepared by: Alicia Gibson, First Federal Bank, A Federal Savings Bank, 2315 9th Street, Tuscaloosa, AL 35401; 205-391-6680.

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage, (herein "Assignor"), whose address is 2315 9th Street; Tuscaloosa, AL 35401 does hereby grant, sell, assign, transfer and convey, unto the First Federal Savings and Loan of Gadsden, a corporation organized and existing under the laws of the United States, (herein "Assignee"), whose address is 221 S. Sixth Street, Gadsden, AL 35901, a certain Mortgage dated the 9th day of August, 1996, made and executed by James A. Gardner and wife, Judy M. Gardner and in favor of First Federal Bank, A Federal Savings Bank, upon the following described property situated in Shelby County, State of Alabama;

LOT 23, ACCORDING TO THE SURVEY OF MAGNOLIA PARK, ST. CHARLES PLACE, PHASE 3, SECTOR 1, AS RECORDED IN MAP BOOK 21, PAGE 4, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

such Mortgage having been given to secure payment of \$76,900.00 which Mortgage is of record in Book, Volume, or Liber No. 1996 at page 25725 of the Probate Records of Shelby County, State of Alabama, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on the 14th day of October, 1996.

ATTEST:

FIRST FEDERAL BANK,
A FEDERAL SAVINGS BANK

By Sandra H. Stephens
Sandra H. Stephens
Vice President

By Charles G. Wolbach
Charles G. Wolbach
President

Inst # 1996-34663
10/17/1996-34663
10:12 AM CERTIFIED
SHELBY COUNTY JUDGE W. B. BROWN
101 90

Seal:

STATE OF ALABAMA
TUSCALOOSA COUNTY

I, the undersigned, a Notary Public in and for said State, hereby certify that Charles G. Wolbach and Sandra H. Stephens, whose names as President and 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 14th day of October, 1996

Margaret L. Bohm
NOTARY PUBLIC

My commission expires:

My Commission Expires Feb. 21, 1999