

4893467

STATE OF ALABAMA
COUNTY OF MONTGOMERY

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, THE UNDERSIGNED REGIONS MORTGAGE, INC., DOES HEREBY GRANT, BARGAIN, SELL, CONVEY, ASSIGN, AND DELIVER UNTO ALABAMA HOUSING FINANCE AUTHORITY, A CORPORATION. ITS SUCCESSORS AND ASSIGNS, THAT CERTAIN MORTGAGE EXECUTED BY CATRESE A. FREDD SINGLE

TO REGIONS MORTGAGE, INC. IN THE PRINCIPAL SUM OF \$ 94,341
DATED THE 31st DAY OF JULY, 1997 AND FILED FOR
RECORD ON THE 1st DAY OF AUGUST, 1997 IN THE
OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY,
ALABAMA IN MORTGAGE BOOK NO. 1997-24272, ON PAGE
TOGETHER WITH THE DEBT THEREBY SECURED AND THE NOTE THEREIN
DESCRIBED AND ALL INTEREST OF THE UNDERSIGNED IN TO THE LANDS AND
PROPERTY CONVEYED BY SAID MORTGAGE.

TO HAVE AND TO HOLD UNTO THE SAID ALABAMA HOUSING FINANCE
AUTHORITY, ITS SUCCESSORS AND ASSIGNS, FOREVER.

IN WITNESS WHEREOF, THE SAID REGIONS MORTGAGE, INC. HAS CAUSED ITS
NAME TO BE SIGNED HERETO, ATTESTED, AND ITS CORPORATE SEAL AFFIXED
BY ITS AUTHORIZED OFFICERS ON THIS 5th DAY OF SEPTEMBER
1997.

ATTEST



LYNN SHUTES
CLOSING OFFICER

REGIONS MORTGAGE, INC.



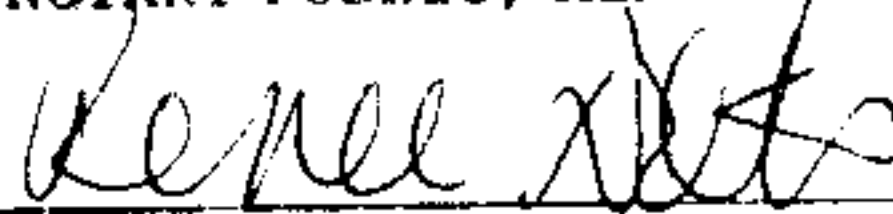
GREGORY MCKITT
LOAN DELIVERY OFFICER

STATE OF ALABAMA
COUNTY OF MONTGOMERY

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE, HEREBY
CERTIFY THAT LYNN SHUTES AND GREGORY MCKITT, WHOSE NAMES AS
CLOSING OFFICER AND LOAN DELIVERY OFFICER, RESPECTIVELY, OF REGIONS
MORTGAGE, INC. ARE SIGNED TO THE FOREGOING INSTRUMENT, AND WHO ARE
KNOWN TO ME, ACKNOWLEDGE BEFORE ME ON THIS DAY, THAT BEING INFORMED
OF THE CONTENTS OF THIS INSTRUMENT THEY, AS SUCH OFFICERS WITH FULL
AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SUCH
CORPORATION.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 5th DAY OF SEPTEMBER
1997.

NOTARY PUBLIC, ALABAMA STATE AT LARGE



RENEE DOTSON

MY COMMISSION EXPIRES: 3-21-00

THIS INSTRUMENT WAS PREPARED BY:
EVA ORUM
REGIONS MORTGAGE, INC.
P.O. BOX 669
MONTGOMERY, ALABAMA 36101-0669

Inst # 1997-34698

10/24/1997-34698
02:56 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1997-34698