

STATE OF ALABAMA)

Jefferson COUNTY)

ASSIGNMENT OF MORTGAGE

FOR VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, the undersigned **FIRST FEDERAL SAVINGS BANK** does hereby transfer and assign unto:

**CITICORP MORTGAGE, INC.
12855 NORTH OUTER FORTY DRIVE
ST. LOUIS, MISSOURI, 63141**

that certain mortgage executed by Timothy S. Gunning and Crista E Gunning,
his wife to
FIRST FEDERAL SAVINGS BANK, said mortgage being dated November 28, 1997 and
being recorded in Shelby 1997 at page 40344 in the office of the
Judge of Probate of Shelby County, Alabama, together with the indebtedness secured
thereby.

IN WITNESS WHEREOF, the undersigned has executed and sealed this agreement on this

28th day of November, 1997

FIRST FEDERAL SAVINGS BANK



by: W. Max Adams
Its' Assistant Vice President

STATE OF ALABAMA)

Jefferson COUNTY)

I, the undersigned authority, a Notary Public in and for said county, in said state, hereby
certify that W. Max Adams, whose name as Assistant Vice
President of First Federal Savings Bank, a Corporation, is signed to
the foregoing instrument, and who is know to me, acknowledged before me on this day that, being
informed of the contents of the instrument, he, as such officer and with full power and
authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal this 28th day of November,
1997


Notary Public

(SEAL)

My Commission Expires:

12/11/1997 0040345
11:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

Inst # 1997-40345