

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, MO 63141

that certain mortgage executed by Jeffrey J. Popovnak and Andrea J. Popovnak,
his wife and Walter I. Fridley and Carolyn W. Fridley, his wife to
FIRST FEDERAL SAVINGS BANK, said mortgage being dated November 25, 1998 and
 being recorded in 1998 at page 49386, 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

25th day of November, 1998

FIRST FEDERAL SAVINGS BANK



by: W. Max Adams

Its' Assistant Vice President

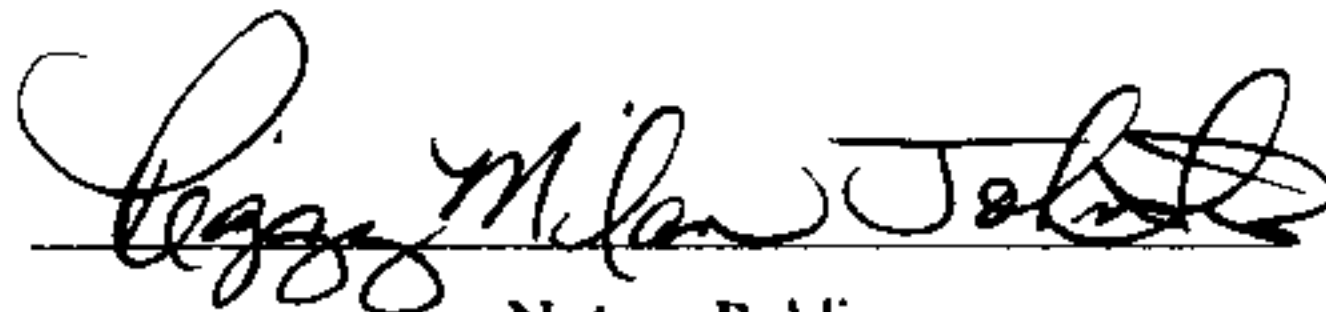
STATE OF ALABAMA)

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 25th day of November

1998



Notary Public

(SEAL)

My Commission Expires:

12/11/1998-49387-00
 09:43 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 HEL 10.50