

When Recorded Mail to:
Matrix Financial Services Corporation
201 W. Coolidge St. Suite 100
Phoenix AZ 85013-2710
RAINS, J. - 953267

Inst # 1999-01359

TRANSFER AND ASSIGNMENT

FOR VALUE RECEIVED, the undersigned does hereby sell, assign, transfer,
set over and convey unto

**ASTORIA FEDERAL SAVINGS
AND LOAN ASSOCIATION**

its/his/her/their heirs, successors and assigns, that certain deed to secure debt executed
by

DR. JAMES CONDA RAINS, JR. and BRENDA NELL RAINS

dated August 17, 1998, and recorded in Deed Book _____,

page _____, of the records of the County of SHELBY,

State of AL, together with the real property therein described; and
also the indebtedness described in said deed, and secured thereby, the note evidencing
said indebtedness having this day been transferred and assigned to the said

**ASTORIA FEDERAL SAVINGS
AND LOAN ASSOCIATION**

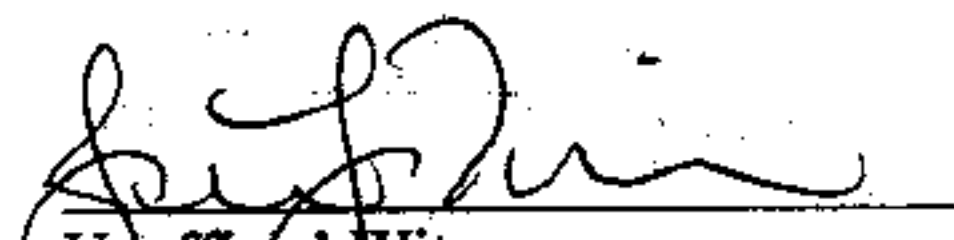
together with all of the undersigned's right, title and interest in and to said deed, the
property therein described and the indebtedness thereby secured.

*1998-35298

WITNESS the hand and seal of the undersigned this Seventeenth day
August, 1998.

Signed, sealed and delivered
in the presence of:

COMPANY NAME:
Matrix Financial Services Corporation


Unofficial Witness



My commission expires:


Notary Public

