This form was prepared by: Stacy Woods, First Federal Bank, A Federal Savings Bank, 2315 9th Street, Tuscaloosa, AL 35401; 205-391-6700.

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned First Federal Bank, a corporation organized and existing under the laws of the State of Alabama, does hereby grant, bargain, sell, convey, assign and deliver unto NORTH AMERICAN MORTGAGE COMPANY, 1301 Hudson Lane, Monroe, LA 71201, its successors and assigns, that mortgage dated the 7th day of December, 1999, made and executed by James A. Kessinger and Darleen B. Kessinger, husband and wife, to and in favor of First Federal Bank, upon the following described property situated in Shelby County. State of Alabama,

LOT 411-A, A RESURVEY OF LOTS 406 THRU 422, AMENDED MAP OF OLD CAHABA. LAKEWOOD SECTOR, AS RECORDED IN MAP BOOK 26, PAGE 43. IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Such mortgage having been given to secure payment of \$214,400.00, which Mortgage is of record in Book, Volume, or Liber No. 1999 , at page 49734 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 unto the said NORTH AMERICAN MORTGAGE COMPANY, its successors and assigns forever.

IN WITNESS WHEREOF, the said FIRST FEDERAL BANK, has caused this instrument to be executed in its name by Charles G. Wolbach, its President, and its corporate seal to be hereto affixed and attested by Sandra H. Stephens, its Chief Operations Officer, both of whom are thereto duly authorized, this the 29th day of December, 1999.

ATTEST:

FIRST FEDERAL BANK

Sandra H. Stephens
Chief Operations Officer

Charles G. Wolbach

President

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 Chief Operations Officer, respectively, of FIRST FEDERAL 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 29th day of December, 1999.

NOTART FORD

My commission expires:

MY COMMISSION EXPIRES 8-19-2000

OB/OT/2000-07253
OB/OT/2000-07253
OB AM CERTIFIED
SHELBY COUNTY MARK OF PROBATE
OR MEL

WORD ASGNALDM (7/99)