This form was prepared by: Stacy Woods, First Federal 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 COUNTRYWIDE HOME LOANS, INC., its successors and assigns, that mortgage dated the 24th day of March, 2000, made and executed by Thomas M. Kincaid and Brenda D. Kincaid, husband and wife, to and in favor of First Federal Bank, upon the following described property situated in Shelby County, State of Alabama,

See Attached Exhibit "A"

Such mortgage having been given to secure payment of \$140,500.00, which Mortgage is of record in Book, Volume, or Liber No. 2000, at page 11311* 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 *Instrument Number such Mortgage.

TO HAVE AND TO HOLD unto the said COUNTRYWIDE HOME LOANS, INC., 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 6th day of April, 2000.

ATTEST:

FIRST FEDERAL BANK

Sandra H. Stephens

Chief Operations Officer

By

Charles G. Wolbach

President

Seal:

STATE OF ALABAMA TUSCALOOSA COUNTY

WORD ASGNALCW(02/00)

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 6th day of April, 2000.

NOTARY PUBLIC

My commission expires:

... COMMISSION EXPIRES 8-19-2000

Inst # 2000-17287

05/26/2000-17287 10:28 AM CERTIFIED SHELDY COUNTY JUNCE OF PRODUTE 11.00 802 YEAS

LOT 28, ACCORDING TO THE SURVEY OF BROKEN BOW, 2ND ADDITION, AS RECORDED IN MAP BOOK 8, PAGE 152, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Inst + 2000-17297

10:26/2000-17267 10:26 AM CERTIFIED WELT CHET JOK & THREE UR IN U.M.