

This form was prepared by: Stacy Woods, First Federal Bank, 1300 McFarland Blvd. NE, Suite 200, Tuscaloosa, AL 35406; 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 CITIZENS FEDERAL SAVINGS BANK, 1700 3rd Ave. North, Birmingham, AL 35202, its successors and assigns, that mortgage dated the 24th day of June, 1992, made and executed by Michael L. Ray and wife, Brenda P. Ray, to and in favor of First Federal Bank, upon the following described property situated in Shelby County, State of Alabama,

Lot 1, Block 2, according to the Survey of Mission Hills, First Sector, as recorded in Map Book 6, Page 47 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

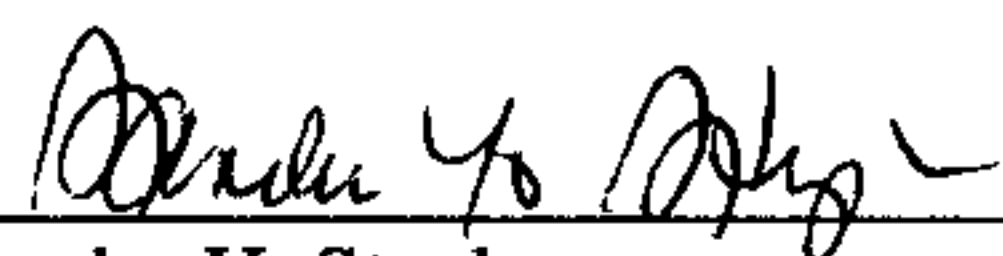
Such mortgage having been given to secure payment of \$78,750.00, which Mortgage is of record in Book, Volume, or Liber N^o. 1992, at page 12418 of the Probate Records of Shelby County, State of Alabama, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

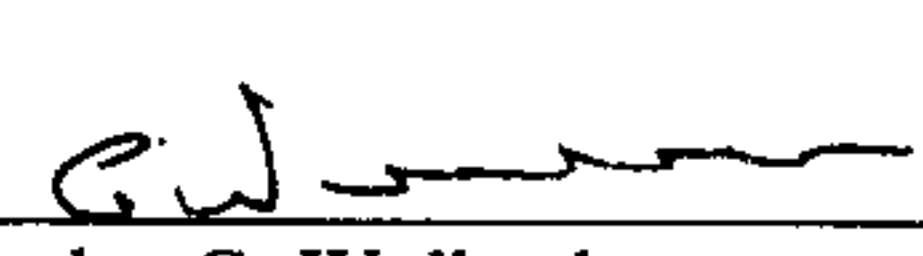
^{*Mortgage Book and Page}
TO HAVE AND TO HOLD unto the said CITIZENS FEDERAL SAVINGS BANK, its successors and assigns forever.

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 23rd day of August, 2000.

ATTEST:

FIRST FEDERAL BANK

By 
Sandra H. Stephens
Chief Operations Officer

By 
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 23rd day of August, 2000.


NOTARY PUBLIC
My commission expires: 08-16-04

WORD.ASGNCFS(08/00)

Inst # 2000-30387
09/05/2000-30387
09:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50