This form was prepared by: Margaret L. Pounds, 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 COUNTRYWIDE HOME LOANS, INC., its successors and assigns, that mortgage dated the 20th day of October, 2000, made and executed by ROBERT SZMYD and JENNIFER ANNE SZMYD, husband and wife, to and in favor of First Federal Bank, upon the following described property situated in Shelby County, State of Alabama,

Lot 81, according to the Survey of Laurel Woods, Phase IV, as recorded in Map Book 18, Page 97, in the Probate Office of Shelby County, Alabama.

		\$123,878.00, which Mortgage is of
record in Mortgage Book	at page	of the Probate Records of
Shelby County, State of Al	labama, together with the note	e(s) and obligations therein described and
	me due thereon with interest,	and all rights accrued or to accrue under
such Mortgage.	*Instrument Number	2000-38415

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 24th day of October, 2000.

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 24th day of October, 2000.

My commission expires:

MY COMMISSION EXPIRES FEB. 22, 2002

WORD.ASGNALCW(05/00)

Inst # 2000-42762

12/12/2000-42762 10:48 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 ggi CJi