This form was prepared by: Stacey 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 CITIMORTGAGE, INC., whose address is 15851 Clayton Road, Ballwin, MO 63011, its successors and assigns, that mortgage dated the 9th Day of February, 2001, made and executed by Stephen L. Jay and Allison L. Jay; Husband and Wife, to and in favor of First Federal Bank, upon the following described property situated in Shelby County, State of Alabama,

LOT 125, ACCORDING TO THE MAP AND SURVEY OF GREYSTONE FARMS MILNER'S CRESCENT SECTOR- PHASE 2, AS RECORDED IN MAP BOOK 2, PAGE 33, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Such mortgage having been given to secure payment of \$275,000.00, which Mortgage is of record in Mortgage Book', at page 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.

Instrument Number 2001-05527 TO HAVE AND TO HOLD unto the said CITIMORTGAGE, 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 19th day of February, 2001.

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 19th day of February, 2001.

My commission expires:

MY COMMISSION EXPIRES FEB. 22, 2002

WORD.ASGNALCC(09/00)

Inst # 2001-11486

03/28/2001-11486 01:05 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

11.00 BOT KB