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 CITIMORTGAGE, INC., whose address is 15851 Clayton Road, Ballwin, MO 63011, its successors and assigns, that mortgage dated the 25th of June, 2001, made and executed by David S. Bandy and Jennifer Bandy, husband and wife, to and in favor of First Federal Bank, upon the following described property situated in Shelby County, State of Alabama,

See legal description attached on Exhibit "A"

Such mortgage having been given to secure payment of \$212,000.00, which Mortgage is of record in Mortgage Book *______ 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 2001-27794

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 10th day of July, 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 10th day of July, 2001.

NOTARY PUBLIC My commission expires:

WORD.ASGNALCC(09/00)

OS/28/2001-37G24
12:36 PM CERTIFIED
12:36 PM CERTIFIED
3HELDY COUNTY NUMBER OF PROPERTY
14.00

EXHIBIT "A"

LOT 147, ACCORDING TO THE SURVEY IF HIGHLAND LAKES, 1ST SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 18, PAGE 37 A, B, C, D, E, F & G IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Inst # 2001-37024

08/28/2001-37024 12:36 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 14.00