

ASSIGNMENT OF MORTGAGE

STATE OF ALABAMA

SHELBY COUNTY

FOR VALUE RECEIVED, the undersigned NEW SOUTH FEDERAL*, organized and existing under the laws of the UNITED STATES OF AMERICA, does hereby GRANT, BARGAIN, CONVEY, ASSIGN AND DELIVER unto Alabama Housing Finance Authority, a corporation, its successors and assigns, that certain mortgage executed by KEVIN R. KERWOOD AND ROXIE D. KERWOOD to NEW SOUTH FEDERAL SAVINGS** in the principal sum of \$ 115,192.00, dated the 31st day of JANUARY, 2003, and filed for records on the 5th day of FEBRUARY, 2003, in the office of the Judge of Probate of SHELBY County, Alabama, in Mortgage Book No. *, on page No. N/A, together with the debt thereby secured and the note therein described and all interest of the undersigned in to the lands and property conveyed by said mortgage.

*SAVINGS BANK **BANK *INSTRUMENT # 20030205000070970

TO HAVE AND TO HOLD unto the said Alabama Housing Finance Authority, its successors and assigns, FOREVER.

IN WITNESS WHEREOF, the said NEW SOUTH FEDERAL SAVINGS*, has caused this instrument to be executed in its name by RENEE LOYED, its ASSISTANT SECRETARY, and its corporate seal to be hereto affixed and attested by PAM BISHOP, its ASSISTANT SECRETARY, both of whom are thereunto duly authorized, this the 21st day of FEBRUARY, 2003.

*BANK

(Corporate Seal)

NEW SOUTH FEDERAL SAVINGS BANK
A FEDERALLY CHARTERED SAVINGS BANK
Lender's Name

By: Renee Loyed
Name, Title RENEE LOYED
ASSISTANT SECRETARY

Attested by: Pam Bishop
Name, Title PAM BISHOP
ASSISTANT SECRETARY
State of Alabama, County of JEFFERSON

I, the undersigned, a notary public in and for said State, hereby certify that RENEE LOYED and PAM BISHOP, whose names as ASSISTANT SECRETARY and ASSISTANT SECRETARY, respectively, 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 authorized representatives and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 21st day of FEBRUARY, 2003.

Notary Public, Alabama, State at Large

(Seal)

Name:

Leigh Ann Hayd
My Commission expires: 12-19-2005

This instrument was prepared by PAM BISHOP as an employee of _____

NEW SOUTH FEDERAL SAVINGS BANK located at 210 AUTOMATION WAY
BIRMINGHAM, AL. 35210