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This form was prepared by: Cindy Stevens, First Federal of the South, 2159 Rocky Ridge Road, Suite 101, Birmingham, AL 35216; 205-979-8776, Ext. 228.

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the undersigned FIRST FEDERAL OF THE SOUTH, a corporation organized and existing under the laws of the State of Alabama, does hereby grant, bargain, sell, convey, assign and deliver unto SUNTRUST MORTGAGE, INC., its successors and assigns, that mortgage dated the 24th day of April, 2003, made and executed by Arlene J. Kirby and Husband, James B. Kirby, Jr., to and in favor of FIRST FEDERAL OF THE SOUTH, upon property situated in Shelby County, State of Alabama,

SUCH MORTGAGE having been given to secure payment of \$153,000.00, which Mortgage is of record in Mortgage Book 20030512000291720, 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.

TO HAVE AND TO HOLD unto the said SUNTRUST MORTGAGE, INC., its successors and assigns forever.

IN WITNESS WHEREOF, the said FIRST FEDERAL OF THE SOUTH, has caused this instrument to be executed in its name by Cynthia C. Stevens, its Vice President, who is thereto duly authorized, this the 24th day of April, 2003.

FIRST FEDERAL OF THE SOUTH

By Cynthia C. Stevens
Cynthia C. Stevens
Vice President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said State, hereby certify that Cynthia C. Stevens, whose name as Vice President of FIRST FEDERAL OF THE SOUTH, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day that, being informed of the contents of the conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 24th day of April, 2003.

Nita A. Robinson
NOTARY PUBLIC

My commission expires: 2/13/2006